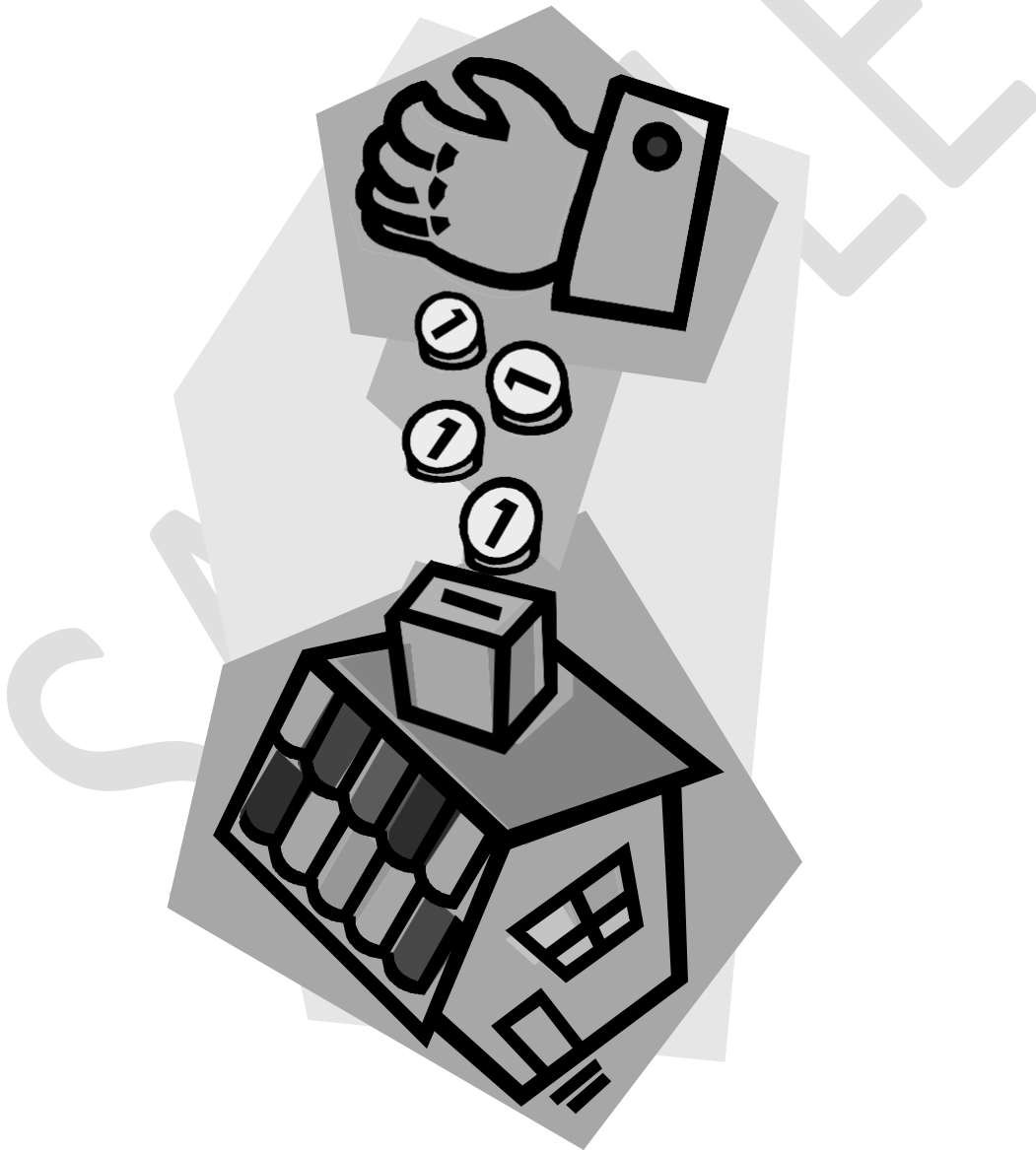


COULEECAP POST-PURCHASE COUNSELING



Dear Homeowner,

Thank you for your interest in our Home Rehabilitation Program! We look forward to working with you, and we hope for a successful project that will be able to improve the place that you call home.

Over the years, we have helped hundreds of homeowners with necessary repairs. Each home and project are different, and we've learned a few things over the years that we feel is necessary to let you know about as we begin the process of your home improvement.

When the work on your home begins, the contract for work will be between you and the contractor doing the work. Couleecap will take the role of funder. Work-related questions should go to your contractor.

While it is your contract and your home, our unique funding which allows projects to be done with forgivable or zero-interest loans does come with regulations. Some aspects of the project will be out of your control. Knowing this up-front prevents any future disputes or misunderstandings that can and do (rarely) arise. The following are things you need to be aware of as we begin the process:

- Our funds are used to help people with necessary home repairs. Any repair or upgrade that is not considered necessary or simply for aesthetic purposes cannot be done with our funding.
 - Couleecap is a non-profit that assists homeowners with important housing needs. Couleecap is not in the business of doing home makeovers. For example, if you need new windows, we will replace the windows. The trim won't be replaced (unless it needs to be for structural issues) or painted. Those things are not the main concern or the largest expense.
 - Couleecap must abide by the rules of our funding. If there is something we cannot do, there is a reason.
- ☐ If a project is contracted correctly, and the work is done by a contractor completely and satisfactorily, the contract will be considered honored, and the project will be considered closed. Couleecap will do everything necessary to address any concerns you may have. Projects will be inspected, and any potential issues covered under warranty. If after inspection Couleecap, contractors or a potential 3rd-party find no issues despite your concerns, the project will be considered complete. It needs to be done right, but we

can't be picky and hold up payments for completed work.

- Change orders are often added to projects when something unforeseen changes to the scope of work being done. This will change the final dollar amount, but it will all be covered under our programs. Both you (the homeowner) and Couleecap must approve all change orders. A change order will only be approved by Couleecap if it is not already part of the contract, if the work is necessary to complete the project and if funding is available for the change.
- We will do everything we can to keep you informed during your project. You will get lots of information when we start your project, and you will get copies of everything. We will also return your calls if you have questions. But please be aware that we have many, many other clients, so please be patient. Couleecap covers four counties – Crawford, La Crosse, Monroe, and Vernon.
- There will be multiple inspections throughout your project - initial, interim, and final inspections. We must inspect every payment request. When we schedule inspections of your home, we will call to set up a time that is convenient for you. But you will need to find time to be available during our working hours. The longer it takes for us to complete the inspections, the longer it will take for your project to start and the longer it will take the contractor to get paid.
- Our funders are very particular when it comes to the forms we need to have for your project. If forms are ever mailed or emailed to you for signature, please be prompt in returning them.

Again, we look forward to your project!

SECTION 1: **PROGRAM OVERVIEW**

Couleecap Home Rehabilitation Programs

A. HOME Rehabilitation Program

- Deferred interest loan at 0% interest
- No payments are made on the loan until the home is sold, refinanced, or is no longer the primary residence
- Funding provided by the Wisconsin Division of Housing HOME program

Service Area:

The Home Rehabilitation Program serves *La Crosse (excluding the City of La Crosse), Monroe, Crawford and Vernon Counties.*

Eligibility:

- Land contracts prohibited
- Must be simple fee title
- Must be income eligible
- Mobile homes must be on land owned by the mobile home owner (not in mobile home parks or renting the land)
- Home must meet Housing Quality Standards after rehabilitation is complete

Annual Income Limits:

Please check with your Home Renovation Administrator for current income limits for your household.

B. Housing Preservation Grant (HPG)

- Deferred interest loan at 0% interest
- No payments are made on the loan until the home is sold, refinanced, or is no longer the primary residence
- Must have 1:1 match contribution
- Funding is provided by USDA Rural Development through a Housing Preservation Grant (HPG)

Service Area:

The HPG Program serves rural *La Crosse, Monroe, Crawford and Vernon Counties.*

Eligibility:

- Must be income eligible
- Mobile homes must be on land owned by the mobile home owner (not in mobile home park or renting the land)
- Home must be located within a rural area
- Must have lived in the home for at least 12 months prior to application

Annual Income Limits:

Please check with your Home Renovation Administrator for current income limits for your household.

C. Affordable Housing Program (AHP)

- The loan is forgiven at project close out.
- Must have 25% match contribution.
- Must be income eligible
- Funding provided by the Chicago Federal Home Loan Bank Affordable Housing Program

Service Area:

The Affordable Housing Program serves *Crawford, La Crosse, Monroe and Vernon Counties.*

Eligibility:

- Must be income eligible
- Must be primary residence

Annual Income Limits:

Please check with your Home Renovation Administrator for current income limits for your household.

D. CDBG Rehabilitation Program

- Deferred interest loan at 0% interest
- No payments are made on the loan until the home is sold, refinanced, or is no longer the primary residence

Service Area:

The CDBG Rehabilitation Program will serve Monroe, Vernon, La Crosse (*excluding the City of La Crosse*), and Crawford counties.

Eligibility:

- Land contracts prohibited
- Must be income eligible
- Mobile homes must be on land owned by the mobile home owner (not in a mobile home park or renting the land)
- Home must meet an HQS inspection after rehabilitation is complete

Annual Income Limits:

Please check with your Home Renovation Administrator for current income limits for your household.

Couleecap Loan Subordination Policy

1. Preface

Loans provided by Couleecap, Inc. for home rehabilitation must be repaid under the following conditions, unless Couleecap, Inc. approves subordinating its mortgage position:

1. The home is sold
2. The home is no longer the primary residence of the purchasers
3. The home is refinanced

2. Policy

Couleecap, Inc. reserves the right to deny any subordination request. If the home is refinanced, Couleecap, Inc. may approve subordination for the following reasons:

1. For the client to obtain a reduced interest rate that is at least 1.5% below the current interest rate on the first mortgage.
2. To obtain a comparable interest rate with extended payment terms (example: convert an adjustable rate mortgage into a fixed-rate 30-year mortgage).
3. To obtain a home equity loan for the sole purpose of rehabilitating the primary residence.
4. To halt foreclosure proceedings by a lender/investor or to halt tax deed proceedings by the county.
5. To obtain a home equity loan to pay for medical emergencies.

Subordination cannot be granted for the following reasons:

1. "Cash to Owner" transactions or any transaction where the homeowner receives cash back from the refinancing.
2. Debt consolidation loans or any loan where other debts are incorporated into the loan amount.
3. If the homeowner's security interest is in jeopardy, as determined by standard underwriting practices (except to halt foreclosure or tax deed procedures or to assist with medical emergencies)

3. Procedure

Loan recipients who are anticipating refinancing and are requesting that Couleecap, Inc. subordinate its mortgage position must submit the following information in writing to the Financial Services Manager for review:

1. The reason for the subordination request
2. The name, address, and contact person(s) at the cooperating financial institution
3. The new mortgage amount that would take precedence over the Grantor's mortgage, including monthly payment and interest rate
4. Copies of estimates for any rehabilitation/construction work being completed (if applicable)

Homeowner's Guide to Working with Contractors

Home rehabilitation can be exciting, yet it can also be challenging and confusing at times. Please use this "Homeowner's Guide to Working with Contractors" to help guide you through the process.

Always remember, if you have any questions, please contact your Couleecap Home Renovation Administrator for assistance.

Definitions

Bid Specifications: A detailed description of the rehabilitation work that needs to be done.

General Contractor: Someone who completes all the work that needs to be done on a home, rather than just a specialized portion of the work. The general contractor hires subcontractors, such as plumbers, electricians, etc., coordinates all work, and is responsible for paying the subcontractors.

Securing Bids

Remember: *This is your project.* When qualifying for home rehabilitation through Couleecap, homeowners must solicit for their own bids. We recommend you start by contacting contractors in your area. Funding regulation state that competitive bidding is required. This means you need to attempt to obtain a minimum of 3 bids for your project. Couleecap will provide you a tracking form to complete and return at the time of bidding.

Remember:

- Contractors must be licensed in the State of Wisconsin, have liability insurance of at least \$1,000,000 and have Workman's compensation. We will need to have proof of this before work can begin on your project.
- If working on items that have tested positive for lead-based paint or asbestos, additional certifications are required.

Steps for Requesting Bids

- Your Couleecap Home Renovation Administrator will supply you with copies of the Bid Request Form. The *Bid Request Form* includes the Bid Specifications for the work to be completed. You can make additional copies as needed.

- Set up appointments for contractors to come to your home. You can have as many contractors come to your home as you are comfortable with. Remember that our funding requires that you obtain bids from at least 3 different contractors.
- Give contractors a copy of the *Bid Request Form* when they arrive. Contractors will then walk around your home to look at the items listed on the Bid Specifications so they can provide an accurate bid. Ask contractors to be as specific as possible when providing bids. This can help you make a more informed decision about which contractor to choose.
- Contractors must submit proposals on our *Bid Request Form* to ensure all items will be completed and nothing has been missed for your project and for their bid to be considered.
- Contractors must return their completed bid forms directly to our Couleecap office. This will ensure we meet the competitive bidding process. The bid spec cover page notes where to send the bids. If a contractor sends the bid to you, please send it to your Couleecap Home Renovation Administrator.
- **Never** allow a contractor to view another contractor's bid. This is unethical. Do not leave bids laid out where other contractors may see them. This will make both contractor's bids ineligible.
- Contractors must return the *Bid Request Form* to Couleecap by the date indicated on the front of the *Bid Request Form*. Failure to submit a bid by the indicated deadline will affect the contractor's opportunity to be considered for a project.

This is your project; the contract will be between you and the contractor. Couleecap's role is to make sure the funds are spent legally and appropriately, but you should be proactive in the process of managing your project. If you are uncomfortable or unsure of how to proceed, contact your Couleecap Home Renovation Administrator if you have concerns.

Contractor Requirements

All contractors must meet the following requirements:

1. Contractors must provide proof of \$1,000,000 in Liability Insurance
2. Contractors must provide proof of participating in Workers' Compensation Insurance
 - a. Contractors without Workers' Compensation Insurance must provide a signed, notarized Waiver of Workers' Compensation Coverage. This document can be obtained from Couleecap Home Renovation Administrator. Couleecap does have certified notaries and can notarize this document in our office, with advance notice.

3. Contractors must be certified Lead Safe Workers, if the Housing Specialist informs you this is necessary.

Please make sure contractors meet these requirements before requesting bids. Per our funders, contractors who do not meet the specified criteria are not eligible to complete Couleecap projects. A document showing contractor requirements will be sent with your bid request paperwork.

Adding Work

After your Couleecap Home Renovation Administrator inspects your home, you will receive two pieces of information:

1. The *Bid Request Form* including the Bid Specifications listing the work to be completed
2. The estimated amount of money allotted to your project for completion of the work

Remember: No change orders to the contract can be made without the approval of Couleecap and yourself in writing. Couleecap must approve change orders before the work is completed to ensure that program regulations are not being violated by the change and that funding is available to cover it.

COULEECAP WILL ONLY PAY FOR WORK THAT CONFORMS TO THE ABOVE INFORMATION

If you would like to add additional work to the project or upgrade the quality of the products installed, this must be done outside of your Couleecap project. We do not allow work to be completed outside your Couleecap project bid specifications to be completed while your project is open. If this should happen, your project may be cancelled leaving you fully responsible for paying for any work completed upfront to the contractor. We will not pay for any of the contracted work. Any additional work will need to be discussed with the contractor after we have closed your project and paid the contractor.

Additionally, if you would still like to use a contractor that was not the lowest bidder, you must pay the difference between the contractor's quote and the lowest responsible bid. You must pay for the full difference with a cashier's check before work can begin. The Home Renovation Administrator will hold on to the check and release it to the contractor when the work is complete.

Choosing a Contractor

The contract will be awarded to the contractor who has submitted the lowest responsive and responsible bid.

- Bid was received by due date.
- All items in the Bid Request Form were completely filled out.
- Contractor is in good standing with Couleecap.
- Contractor maintains current insurance and appropriate certifications.

The Contract

First and foremost, **READ THE CONTRACT**. Couleecap is responsible only for the work specifically outlined within the exact wording of the contract.

- Read it thoroughly and carefully so you know exactly what work **is** contracted for and what work **is not** contracted for.
- Stick within the scope of the contract. Do not ask the contractor to complete work outside of the contract unless you are willing to pay for it. Couleecap cannot reimburse the contractor for the cost of any labor or materials outside of the contract.
- If the contractor promises free work outside of the contract, Couleecap cannot enforce that work's completion or warranty the additional work. Free work can result in the cancellation of your project. Please refrain from having this done, until Couleecap has closed out your project.
- Any work contracted for outside of the specifically worded Couleecap contract is a separate contract between the homeowner and the contractor and is not Couleecap's responsibility to see that this separate work is completed.
- Couleecap calls for satisfactory materials **within our budget**. There is a cost per unit for items that is written in the contract. You may only choose items within the amount budgeted or you must pay the difference in cost, per our funding regulations.

The Project

1. Once a contractor has been selected, your Couleecap Home Renovation Administrator will draw up a legally binding contract that both the contractor and homeowner must sign. This contract is between the homeowner and the contractor only. Please trust that the contractor is doing the work correctly.

2. Often the main contractor will sub-contract specialty work such as concrete work or septic work, to others, who are experts in those specific fields. Be prepared to have subcontractors also involved in your project.
 - a. The co-timing of different subcontractors may cause some disruption in the flow of the work.
 - b. Certain procedures, such as concrete work, may require up to a week to dry before additional work can be done. Be prepared for these start/stop points as they may be necessary to ensure quality.
3. All projects must meet our quality standards and will be considered complete when all contract items are finished and meet our standards. Homeowners may desire some of the work to be done differently or the work may end up being different than originally envisioned. Our funding is for needs-based work. The work must meet certain standards and be done well. If the homeowner prefers additional work to be done or work to be done in a way that is not considered necessary to the project, the project will still be considered complete if all contract items are completed satisfactorily based upon the standards of Couleecap.

Homeowner's Responsibilities

1. Once the project begins, it is the responsibility of the homeowner to communicate with the contractor.
2. The homeowner will allow the contractor to use, at no cost, existing utilities such as light, heat, electrical, and water so that they can carry out and complete the work.
3. Homeowners are responsible for moving their own furniture and household items to facilitate the rehabilitation process. **No exceptions!** Homeowners must make workspaces accessible to the contractor as needed and in a timely manner so as not to disrupt the work flow or cause unnecessary trips by the contractor.
4. The homeowner will provide a toilet and water source for the contractor and his/her crew members.
5. The homeowner will be available to the contractor when needed so work can be completed in a timely manner.
6. Keep children away from job site at all times! They should not "help" the contractor, be near the job site, or socialize with the contractor while they are working.



7. Homeowners should not be helping the contractor

complete their work in any way other than providing access to needed utilities. Homeowners should keep away from the job site and limit interruptions of the contractors as much as possible while they are working.

8. Keep your pets in a secure place whenever anyone is at your home. This includes when contractors come out to your home to bid on your project, when the rehabilitation work is being completed, and when Couleecap staff are at your home for inspections. If the Couleecap staff member believes that any pet acts aggressively or is dangerous, the pet must be contained or removed from the home for the safety of Couleecap staff and the contractors. If the pet is not contained or removed, the Couleecap staff member and/or the contractor will leave the premises without completing the scheduled work and may result in the cancellation of the project.

Tips

- Homeowners must sign a Payment Request Form before a contractor can be paid for the work performed. Contractors may be paid 50% of the contract amount when 50% of the work has been completed and/or materials have been ordered. Do not sign this form unless you are satisfied with the work completed. **Do not sign blank payment requests or change orders!**
- Communicate with your contractor. This is the **key** to a good project.
- Couleecap is the funder of the project, so work-related questions or concerns should be addressed to the contractor. **The contractors are not employees of Couleecap.** Please contact your contractor with questions and concerns unless any issues cannot be resolved.
- Please remember contractors are often working at several jobs at once so it is important to keep your appointments with them. They may get caught up on another job, so just be patient and call them back.
- Do not call contractors during the evenings or weekends unless it is an emergency. Please leave a message during the day and wait for a call back. It is expected that contractors will return phone calls within 48 hours.

Warranty

You, the homeowner, are responsible to contact the contractor within 10 days of identifying a problem with workmanship. If your contractor doesn't respond within 14 days, you then need to contact Couleecap.



Resolving Differences

Be aware that construction work is disruptive.

- Prepare for inconvenience.
- It is going to look worse before it looks better.
- Homeowners and contractors need to work together, respectfully.
- Respectful communication between homeowner and contractor, and understanding the contract are the two keys to success.

Couleecap wants this to be a good experience for all parties involved.

Problems may arise in the course of working on your home. You and your contractor may disagree about how to approach a situation. We suggest you try to work out your problems with the contractor before contacting Couleecap.

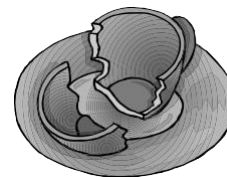
If you have concerns that cannot be resolved with your contractor, then call your Couleecap Housing Staff, who will help mediate the situation with you.

If you have voiced the concerns to you contractor and are unable to resolve any potential situation, please call us **during the project**. Please do not wait until the project is completed to inform us that something may be wrong, as that will often make the situation more difficult to resolve.

Possible outcomes might include:

1. Clarification of Couleecap policies to the homeowner and/or contractor.
2. Monetary penalties for the contractor.
3. Termination of the contract.
4. Termination of assistance from Couleecap to the homeowner.

We encourage you to do everything you can to work out conflicts. Termination of the contract can cost loss of time and money.



Homeowner's Damaged or Broken Property

Damaged or broken property is an issue between the homeowner and the contractor.

- Couleecap must ensure that the work completed on the home as outlined in the Rehabilitation contract is completed as bid, but Couleecap cannot arbitrate on issues of personal property.

- If you cannot reach agreement with the contractor, you can contact your insurance company or file a small claims suit to attempt to recuperate the costs.

Arbitration and Disputes

Couleecap will make every attempt to mediate and resolve disputes between the homeowner and contractor.

- Should the contractor and homeowner fail to come to an agreement that both parties will accept, Couleecap, as Program Administrator shall act as final arbitrator and decision-maker
- Both parties will respect such decisions as final. This does not prevent the homeowner or the contractor from seeking resolution through the Couleecap Complaint Process.
- If disputes concerning payments to contractors arise, payment can be made to the contractor without the homeowner signature if approved by the Rehabilitation Review Committee.

SAMPLE FORM

Contractor's Payment Request No. _____

Project Number: _____ Date: _____

Home Owner(s): _____

Project Address: _____

Contractor: _____

CONTRACT SUMMARY

A. Original Contract Amount _____

B. Change Order Addition (+) _____

C. Change Order Deduction (-) _____

D. Net Change by Change Order(+/-) (A+B-C) _____

E. Revised Contract Amount (A+D) _____

THIS REQUEST

F. Percent Completed to Date 50% 100%

G. Minus Prior Payments _____

H. Amount Due This Request (E x F-G) _____

TOTAL LEAD WORK COST _____

I hereby certify that the data reported above is correct; that the rehabilitation work listed above was performed in accordance with the approved bid specs and change orders and has been performed in a satisfactory manner and in full compliance with the contract, and the amount requested is justified by the work, which has been completed.

Contractor Date

In addition to agreeing that the above work is completed, I, hereby, authorize Couleecap as administrator of these funds to send above payment to the listed contractor on my behalf.

Home Owner Date

Couleecap Representative Date

Wisconsin's Right to Cure Law

Wisconsin's Framework for Successful Communications Between Consumers and Contractors

2005 Wisconsin Act 201, the "Right to Cure Law," says that consumers at the time of contracting for construction or remodeling work for dwellings must be provided with this brochure describing requirements for making any future claims of construction defects.

The "Right to Cure Law" also provides timetables and steps to help solve disputes and misunderstandings between consumers and contractors related to residential construction and remodeling, before going to court or arbitration.

People who feel they have a claim concerning defective workmanship or materials need to provide written notice to contractors or suppliers before any legal action may be filed. The contractors and suppliers have the opportunity and the responsibility to respond to claims.

This brochure highlights some of the provisions of the "Right to Cure" Law, and is not a complete description of the law, and is not a substitute for legal representation.

The "Right to Cure Law" requires that before any dwelling construction begins, consumers must be provided with this brochure prepared by the state Department of Commerce, and the following notice:

Notice Concerning Construction Defects

Wisconsin law contains important requirements you must follow before you may file a lawsuit for defective construction against the contractor who constructed your dwelling or completed your remodeling project or against a window or door supplier or manufacturer. Section 895.07 (2) and (3) of the Wisconsin statutes requires you to deliver to the contractor a written notice of any construction conditions you allege are defective before you file your lawsuit, and you must provide your contractor or window or door supplier the opportunity to make an offer to repair or remedy the alleged construction defects. You are not obligated to accept any offer made by the contractor or window or door supplier. All parties are bound by applicable warranty provisions.

The Wisconsin Department of Commerce prepared this brochure, but does not investigate, arbitrate, or judge consumer-contractor/supplier disputes. Those disputes are solved through the "Right to Cure Law" process, by the state's court system, and, for alterations and additions, the Home Improvement Practices Code, ATCP 110, of the state Department of Agriculture, Trade, and Consumer Protection.

Chronology of the step-by-step claim and response interaction between consumers and contractors/suppliers:

Step One: Notice of Claim - At least 90 working days before commencing an action against a contractor or window or door supplier or manufacturer, a claimant must deliver a written notice of the alleged defect to the contractor.

Step Two: Contractor's Response - The contractor will have 15 working days (or 25 working days if it involves a defect involving a window or door supplier) to provide the claimant with a written: (1) offer to repair or remedy the defect; (2) offer to settle the claim with a monetary payment; (3) offer of a combination of (1) and (2); (4) statement that the contractor rejects the claim and the reasons for rejecting the claim; or (5) proposal to inspect the alleged defect or perform any necessary testing.

Step Three: Claimant's Response - If the contractor rejects the claim, the claimant may proceed to commence an action against the contractor. The claimant must serve written notice on the contractor within 15 working days if he or she either accepts any offer or rejects an offer. Note that if the claimant has a claim against a window or door supplier or manufacturer, the claimant should contact the supplier to ensure that the supplier received a notice of the claim from the contractor.

Step Four: Contractor's Supplemental Response - If the claimant rejects the offer, the contractor has five working days to provide a written supplemental offer or a notice that no additional offer will be made.

Step Five: Claimant's Response - If the contractor has provided the claimant written notice that no additional offer will be made, the claimant may commence a lawsuit or other action against the contractor. If the claimant has received a supplemental offer from the contractor, the claimant must respond within 15 working days.

The "Right to Cure Law" provides the steps and timetables to be followed in resolving any claims of dwelling construction defects by consumers against contractors or suppliers. Claims must be pursued through the "Right to Cure Law" process before arbitration or before legal action.

If no agreement has been reached concerning the alleged defect after the structured exchange of communications between a claimant and the contractor or supplier, according to the "Right to Cure Law" process, the claimant may file a legal action in court or go to arbitration.

Construction defects can involve workmanship, materials, or code requirements in new construction or remodeling, but not maintenance or repairs.

Consumers and contractors or suppliers are bound by warranty terms for products or services. A warranty can define a construction defect.

A **dwelling** is any premise or portion of a premise that is used as a home or place of residence. This also includes existing driveways, sidewalks, swimming pools, patios, porches, detached garages, etc.

Claims are a request or demand to remedy a construction defect caused by a contractor or supplier. Claims may be made by owners, tenants, or property associations.

Claimants have a number of responsibilities in making timely specific written claims to contractors and suppliers.

Contractors are persons who enter into written or verbal contracts to construct or remodel a dwelling. Suppliers are persons who manufacture or provide windows or doors for a dwelling.

The steps for claims and responses are defined in the “Right to Cure Law.” Claims must include specific written description of alleged defects and evidence to substantiate the nature and cause of defects. Responses to claims and other written communications must also be specific to allegations and evidence.

Contractors or suppliers must respond to a written claim within a set number of working days either by offering to repair or remedy in some fashion, by requesting an opportunity to inspect, by involving a supplier, or by rejecting the claim.

2005 Wisconsin Act 201 may be found on the Department of Commerce Web site, as can a PDF copy of this brochure: http://commerce.wi.gov/SB/SB-Div_Publications.html. Contact legal counsel for more information on the “Right to Cure Law,” and consumer and contractor rights and responsibilities.

More Highlights

SBD-10845 (V4-R09/13/06)

- Claimants may accept settlement offers, accept them in part, or reject offers, doing so via detailed written notice.
- The law does not apply where there is no contract to construct, as in the case of purchasing an existing home.
- Remedies to claims may involve repairs, monetary payment, or a combination of repairs and payments.
- Contractors and suppliers have the right to inspect and, as appropriate, test alleged defects.
- Access must be provided in a timely fashion for inspections, tests, and repairs.
- Additional claims made or discovered after an original claim are treated as separate in terms of time and process.
- There is a different timetable and process for the claims and responses if a contractor seeks contribution from a supplier. Failure by the claimant, contractor, or supplier to follow the “Right to Cure Act” can result in delay or dismissal of legal or arbitration actions.


The Wisconsin Department of Commerce does not discriminate on the basis of sex, race, religion, age, national origin, ancestry, creed, pregnancy, marital or parental status, sexual orientation, or physical, mental, emotional or learning disability. Reasonable accommodation, including the provision of informational material in an alternative format, will be provided for qualified individuals with disabilities upon request. Contact the Safety and Buildings Division at 608-266-3151, or TTY 608-264-8777.

SECTION III: **SAVING MONEY ON YOUR HOME**

Energy Savings Made Easy

With the cost of heating a home steadily increasing, it is important for us to learn ways in which we can save energy in order to help save the environment and keep extra money in our pockets.

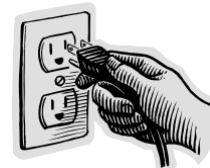
Quick and Easy Energy Saving Tips

1. Turn your thermostat down and wear a sweater instead. For every degree you lower the thermostat you save 3% on your heating bill. The same holds true in the summer. Just raise your air conditioning one degree warmer. Want to save 6% instead? Just make a 2 degree change!
2. Keep heating system filters clean. Aluminum mesh filters may be washed. Fiberglass filters should be replaced.
3. Keep air vents clear of obstructions.
4. Open the drapes on the sunny side of the  house during the day, but close them at night.
5. Leave storm windows and doors in place when the heat is on.
6. In you're gone for an extended period, leave your heat down to 55 degrees.
7. Shut doors to unused rooms and close floor or wall registers used for heating.
8. Be sure you have an energy-efficient water heater. To check, just read the label or call your local power company.
9. Set the water heater thermostat to 120 degrees. Always turn off the circuit breaker before you adjust the thermostat on an electric water heater.
10. Insulate the pipes going into and out of the water heater tank. Add an insulated blanket around your water heater if it's an older model.
11. Turn the water heater off when you're gone longer than a weekend.
12. Wash full loads of clothes in the coolest water possible. Rinse clothes in cold water.
13. A low-flow showerhead can reduce water use by 50-70 percent.
14. Run the dishwasher only when it's full.
15. Compact florescent lamps (CFLs) can replace most bulbs in your house and will save up to 75 percent in lighting energy, produce more light, and last up to 10 times longer.
16. For more light, use one large bulb rather than several small ones. A 100-watt bulb produced more light with less energy than two 60-watt bulbs.
17. Tungsten-halogen incandescent bulbs cut lighting costs by 15 percent.
18. Use low-watt bulbs where lighting is not critical.
19. Dimmer switches are actually smarter.

20. Place floor lamps and hanging lamps in corners. The reflection off the walls will give you more light.
21. Turn off all lights, TV's, stereos, and radios when no one will be in the room.



22. Keep the temperature between 36 and 40 degrees in the refrigerator and 0 and 5 degrees in the freezer. Use a refrigerator/freezer thermometer to check the settings.
23. Cool foods to room temperature before placing them in the refrigerator unless the recipe specifies otherwise.
24. Place the refrigerator away from the stove, dishwasher, heat vents, and direct sunlight. Follow the manufacturers instructions on the amount of air space needed around the refrigerator.
25. Keep the freezer full. The fuller the freezer, the less cold air you lose when opening the door.
26. Don't overcrowd your refrigerator. Spread items evenly throughout. Overstuffing prevents air from circulating and makes your refrigerator work harder to keep items cool.
27. Defrost manual-defrost refrigerators or freezers when the frost becomes ¼" thick.
28. Plan meals so several things can cook at the same time in the oven. Avoid opening the door until the food is done unless the suspense is too much for you.
29. While the microwave is great for re-heating leftovers, takeout foods, or cooking a single dish, a conventional oven may be more economical if you're cooking several items.
30. Baking or cooking defrosted food uses one-third less energy than starting with frozen food.
31. If you're going to clean your oven, use the self-cleaning cycle right after you finish baking. That will give the self-cleaning cycle a head start in heating the oven.
32. Besides cleaning your lint filter after every load, make sure you dry full loads of clothes without overloading.
33. Stop the dryer as soon as the clothes are dry, or use the moisture sensor control to automatically shut off the dryer.
34. Dry loads one right after another. You'll use less energy because the dryer is already heated.
35. Change ceiling fan directions. Reverse the directions in the winter to create an updraft to moves warm air from the ceiling and distributes it throughout the room.
36. Install a programmable thermostat. Automatically turns the heat down during the weekday and at night, so you don't pay for heat while no one is there.



37. Buy Energy Star® rated appliances and electronics.

Websites for More Information

Xcel Energy

www.xcelenergy.com

Evaluate your home's energy efficiency potential with free, online tools, including:

Home Energy Analyzer

It is a highly interactive and user-friendly tool that will help you better understand your energy usage and provide you a personalized set of energy recommendations to lower your energy bill.

Energy Calculators

A set of stand-alone appliance calculators to explore energy use and costs as well as savings and rebates from replacing key appliances. These calculators place a strong emphasis on EPA ENERGY STAR® labeling.

Focus on Energy

www.focusonenergy.com

Focus on Energy encourages Wisconsin businesses and residents to make informed energy decisions. By providing information, resources and incentives, Focus on Energy helps people to lower their cost of living, improve our state's environmental health and preserve its natural resources.

Wisconsin Energy Conservation Corporation

www.weccusa.org

Champions innovative energy initiatives that deliver short and long term economic and environmental benefits to consumers, businesses and policy makers.

Couleecap, Inc.

www.couleecap.org

Additional information concerning Energy Assistance, Weatherization, and Targeted Home Performance in your area.

Assistance Programs

ENERGY ASSISTANCE

Energy Assistance helps over 100,000 Wisconsin households annually. In addition to regular heating and electric assistance, specialized services include:

- Emergency fuel assistance,
- Counseling for energy conservation and energy budgets,
- Pro-active co payment plans,
- Targeted outreach services,
- Emergency furnace repair and replacement.



Contact Information:

<i>Vernon County</i>	608-637-5210
<i>Crawford County</i>	608-326-0248
<i>Monroe County</i>	608-487-9356
<i>La Crosse County</i>	608-785-6001
<i>Local Co-ops</i>	1-866-904-4508

WEATHERIZATION

Couleecap’s Weatherization program can help you reduce your home heating bills and conserve energy. Your home can be warmer in the winter and cooler in the summer.

If you are eligible for your county’s fuel assistance program, you may be eligible for Couleecap’s Weatherization program.

An energy auditor will schedule an appointment to look at your home to determine what can be done to make it more energy efficient. Weatherization services differ with each home depending on how it was built, its condition and which heating and electrical utility you utilize.

Some common weatherization services are:

- insulate attics
- insulate sidewalls
- insulate water heaters
- repair or replace leaking water heaters
- repair or replace older heating systems
- replace older refrigerators; install energy saving light bulbs
- install showerheads & faucet aerators
- a health & safety inspection and information about maintenance & energy conservation.



There is "no cost" to income-eligible owners or renters for these weatherization services if the heating bill is listed in their name.

Contact Information:

Weatherization Program

201 Melby Street

Westby, WI 54667

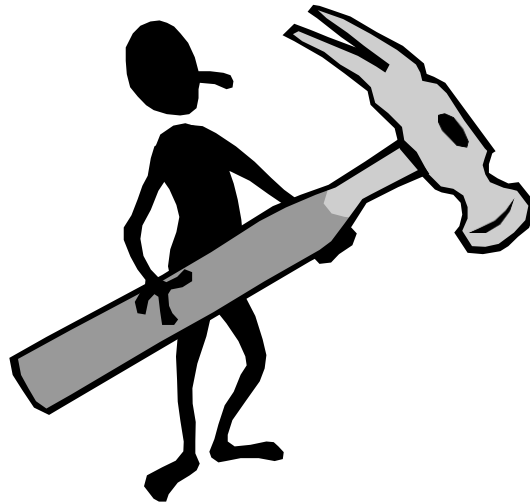
Phone: 1-866-904-4508

Fax: 608-634-4191

Preventive Maintenance

A. Why Do Preventive Maintenance?

- Saves money by fixing small problems before they become costly.
- Identifies pre-problem areas to fix before large damage occurs.
- Provides a better sense of security in your home.



Each year you should set aside at least 1% of the assessed value of your home for maintenance.

Savings Estimator

Estimated Assessed Value of Home	A. _____
1% of the Value ($A \times .01$)	B. _____
Set Aside Per Month ($B \div 12$)	C. _____

B. Home Maintenance Checklist

Fall Checklist

Outside

- ❑ Check all weather stripping and caulking around windows and doors. Replace or repair as needed.
- ❑ Check for cracks and holes in the house siding; fill with caulking as necessary.
- ❑ Remove window air conditioner, or put weatherproof covers on them.
- ❑ Take down screens (if removable type); clean and store them.
- ❑ Drain outside faucets
- ❑ Clean gutters and drain pipes so they won't be clogged with leaves.
- ❑ Check for roof leaks; repair as necessary.
- ❑ Check flashing around vents, skylights, and chimneys for leaks.
- ❑ Check chimney for damaged chimney caps and loose or missing mortar.
- ❑ Check chimney flue; clean obstructions and make sure damper closes tightly.
- ❑ Clean siding. Paint or seal if you have wood siding.
- ❑ Inspect wood framing for termites; re-treat as necessary.



Inside

- ❑ Check insulation wherever possible; replace or add as necessary.
- ❑ Have heating system and heat pump serviced; have humidifier checked; change or clean filters in furnace.
- ❑ Drain hot water heater and remove sediment from bottom of tank; clean burner surfaces; adjust burners.
- ❑ Check all faucets for leaks; replace washers as necessary.
- ❑ Check and clean humidifier in accordance with manufacturer's instructions.
- ❑ Clean refrigerator coils.
- ❑ Test and check batteries on smoke and carbon monoxide detectors.



Spring Checklist

Outside

- ❑ Check all weather stripping and caulking around windows and doors, especially if you have air-conditioning.
- ❑ Check house for cracked and peeled paint; caulk and repaint as necessary.
- ❑ Remove, clean, and store storm windows (if removable).



- ❑ Check all door and window screens; patch or replace as needed; put screens up (if removable type).
- ❑ Check for cracks or surface deterioration if you have a concrete or block foundation. Consult a professional if you have any leaking or severe cracking.
- ❑ Inspect roof for missing or deteriorated shingles.
- ❑ Clean exterior and garage doors; refinish when necessary.

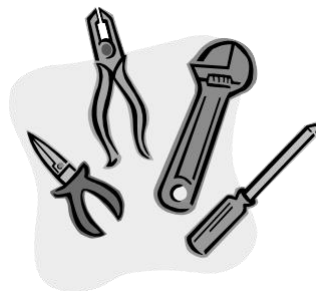
Inside

- ❑ Replace filters on air conditioners.
- ❑ Check and clean dryer vent, stove hood, and room fans; change or clean filters on furnace.
- ❑ Check seals on refrigerator and freezer; clean refrigerator coils.
- ❑ Clean fireplace; leave damper open for improved ventilation if home is not air-conditioned.
- ❑ Check basement wall and floors for dampness; if too moist, remedy as appropriate.
- ❑ Clean dehumidifier according to manufacturer's instructions.
- ❑ Check for leaky faucet; replace washers as necessary.
- ❑ Check attic for proper ventilation; open vents.
- ❑ Clean drapes and blinds; repair as needed.
- ❑ Test and check batteries on smoke and carbon monoxide detectors.

Maintenance Tools & Materials

Most home maintenance projects will require only a few simple tools. Here are a few that you may find useful.

- adjustable wrench
- slip-joint pliers
- utility knife
- regular screwdriver
- phillips head screwdriver
- drain auger (plumber's snake)
- flashlight



- shop-grade vacuum cleaner
- power washer/sprayer
 - buckets & heavy-duty sponges
 - tri-sodium phosphate (TSP)
- caulk gun & caulk
- 6' step ladder & extension ladder
- work gloves & rubber gloves

Emergency Items

All adults in the home should know where these items are and how to shut them off:

- heating fuel main shutoff
- main electrical shutoff (service panel, a.k.a fuse/breaker box)
- main water shutoff
- fire extinguishers
- main drain line cleanout



C. Simple Home Repairs (taken from bobvila.com)

Repairing Drywall

Holes in walls made of gypsum drywall sheets are easy to repair.

Chances are drywall is all around you. It's the material that covers the walls in most homes built in the last 40 years. It replaced lathe and plaster wall material because drywall is easier—and faster—to install. It's also relatively easy to repair. You can do this!

Drywall is a manufactured flat panel made out of gypsum plaster and encased in heavy paper. Drywall is also known as gypsum wallboard (GWB), plaster board, or USG's Sheetrock®. A drywall panel typically is 4 x 8 ft. or 4 x 12 ft. in size and 1/4 to 5/8 in. thick. The panels are nailed or screwed onto the wall framing and the joints are covered with a special tape and joint compound. The wall or ceiling is then primed and painted. Sometimes texturing is added as a decorative element.

Drywall problems are relatively easy to spot. Nails sometimes pop out slightly from the drywall. Corners where walls meet get bumped and scraped and can be damaged. Tape can split. Dents, gouges and holes appear. All are relatively easy to fix.

To hide a popped nail:

1. Use a hammer or screwdriver to drive a ring-shank nail or a screwdriver to fasten a drywall screw about 2 inches above and below the popped nail. Make sure the heads are below the surface of the drywall without breaking the paper. This is called dimpling.
2. Carefully dimple the popped nail.
3. Cover dimples with joint compound and allow them to dry as recommended by the compound manufacturer. Apply a second coat, if needed, and allow it to dry.
4. Sand the area with fine-grit sandpaper, then wipe the surface clean.
5. Prime and Paint the area, blending in with the paint on the rest of the wall.

To repair a small hole in drywall:

1. Remove loose drywall plaster and cut away torn paper with a utility knife.
2. Roughen the edges of the hole with coarse sandpaper, then wipe dust away from the hole.
3. Cut a piece of wire screening slightly larger than the hole or use a drywall patch screen and cover the hole with it. You may need a coat of fresh compound or a string to keep the screen in place.
4. Cover the screen with compound, then let it dry before continuing.
5. Once dry, sand, prime and paint.

To patch a large drywall hole:

1. Mark out a rectangle around the hole with a straightedge or carpenter's rule.
2. Cut through the paper surface on the marked lines using a utility knife or keyhole saw.
3. Cut a drywall patch two inches each direction larger than the hole. Remove the 2-inch perimeter, but leave the facing paper.
4. Spread joint compound around the outside edges of the hole and along its inside edges.
5. Place the patch in position and hold it in place for several minutes while it begins to adhere. Spread more joint compound as needed with a drywall knife.
6. Once dry, sand, prime and paint.

Repairing Gutters

Minimize gutter repairs by keeping them clean and maintained.

Gutters are usually taken for granted—until it rains! Then fixing gutter problems may be immediately added to your job jar. Too late? Maybe not. Let's see how you can fix gutters, rain or shine.

A gutter is a shallow channel or conduit installed along the eaves of a house to catch and carry off rainwater. A downspout is the pipe that carries rainwater from the roof gutters to the ground or the storm sewer system. To work properly, water needs a clear and smooth path into the gutters and down through the downspouts. Gutters should be leakproof and free of debris. Most gutter and downspout systems today are made of galvanized steel, aluminum, vinyl, fiberglass, or wood.

To clean a gutter:

1. Remove debris at the edge of the roof, in leaf guards, in open gutters, and in leaf strainers, beginning at the location farthest from the downspout.
2. Use a garden hose with a power nozzle to wash dirt and grit off the gutter, brushing debris toward the downspout with a whisk broom. If needed, use a small putty knife to dislodge material that adheres to the gutter.

To clean a downspout:

1. Wearing rubber gloves, reach down the drop outlet and pull out as much debris as possible.
2. Aim a hose into the drop outlet and flush debris through the elbow and out the bottom of the downspout.
3. As needed, use an auger to clear the downspout of debris.

To patch a gutter:

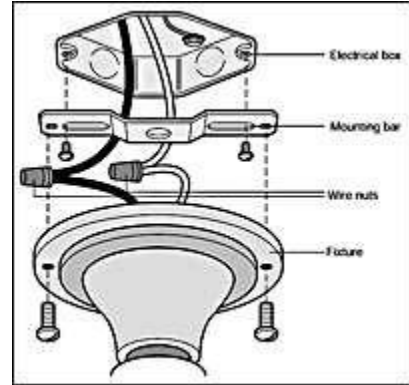
1. Clean the gutter, especially in the area that will be patched.
2. Use coarse sandpaper to remove rust or debris and smooth the surface, wiping it with a dry rag.
3. Cut a piece of fiberglass mesh larger than the hole, then use roofing cement to attach the patch to the inside of the gutter.
4. Spread additional roofing cement over the patch to securely fasten it to the gutter.

Replacing a Lighting Fixture

An incandescent lighting fixture is simply a system that requires an incandescent bulb, the oldest type of electrical lighting. Incandescent bulbs contain a tungsten wire filament that glows when electricity runs through it. These filaments are relatively fragile and don't last very long. Newer lighting systems use gas or gas and a filament to produce light more efficiently. Because incandescent lighting is simple and the bulbs are inexpensive, they will be with us for a long time.

Replace an incandescent lighting fixture:

1. Turn the circuit off at the electrical service panel.
2. Remove the light cover and unscrew the bulb(s). Some lighting fixtures are mounted on a short threaded pipe called a nipple.
3. Disassemble any hardware holding the lighting fixture in place. You may need to remove trim to find hardware or fasteners.
4. Pull the fixture from the electrical box.
5. Disconnect the fixture wires from the circuit wires. They may be connected with electrical nuts or with electrical tape.
6. Take the fixture to an electrical or hardware store for a replacement. You will need to match wattage as well as make sure that the mounting holes correspond.
7. Follow the fixture manufacturer's instructions for preparing the fixture for installation. In most cases, remove insulation from the last 1/2 inch of the wire, connect like to like (black-to-black, white-to-white), and attach the wires with nuts or electrical tape.
8. Attach the new fixture to the electrical box using mounting screws, then tighten the screws.
9. Once the fixture is installed, turn the circuit on at the electrical service panel.



An incandescent light fixture is relatively simple, requiring only a firm mounting and electrical power wires.

Replacing an Electrical Outlet

They are all around us. Also known as outlets and wall plugs, electrical receptacles are convenient resources for tapping into the power of electricity. They are relatively simple in operation, so there is little to go wrong. However, when you've tested and replaced everything else except the electrical receptacle, it's time to give it a quick check. Luckily, it's a relatively easy task.

An electrical receptacle or outlet is a socket into which the wiring for portable lamps, appliances, and other electrical devices can be plugged. It provides the connection between the building's electrical circuit and the corded appliance or other device that requires electricity to operate. Receptacles in older homes have two holes, hot and neutral, while newer homes add a third hole for a grounding connection for safety.

Replace an electrical receptacle:

1. Shut off power to the box at the electrical service panel and confirm that the circuit is off using a circuit tester.
2. Remove the cover plate and unscrew the mounting screws. Without touching wires or terminals, pull out the receptacle.
3. Hold a new and identical receptacle near the old one to see how the wires should be installed on the replacement. Some use terminal screws on the side while others have slots on the back for inserting bare wires. Many replacement receptacles have both.
4. Unscrew the terminals and carefully pull away the wires. Make sure the wire ends are clean and free from

insulation. If needed, use a wire stripper to remove insulation from the last 1/4 inch of the wire.

5. Attach each wire to the new receptacle in the same way it was attached to the old receptacle. The white wire typically is connected to a silver terminal and the black or color wire is connected to a brass terminal. Use electrical tape as needed to cover all terminals and bare wires.
6. Gently push the outlet into the box. Tighten the mounting screws, and check that the receptacle is straight.
7. Replace the cover plate, restore power, and test with a receptacle analyzer.

One- and two-family dwellings need smoke alarms and carbon monoxide alarms Especially effective February 1, 2011, in Wisconsin



Smoke Alarms - Save Lives and Property - Carbon Monoxide Alarms

Smoke alarms - standard safety protection in Wisconsin residences - are now allied with carbon monoxide alarms.

As of February 1, 2011, there are Wisconsin requirements for both smoke alarms and carbon monoxide alarms in almost all one- and two-family dwellings, regardless of the building's age. The new carbon monoxide safety net is for dwellings with fuel burning appliances, fireplaces or attached garages.

Owners and Renters Have Responsibilities

Owners are responsible for alarm installations and occupants have responsibility to maintain the alarms. Owners must repair or replace alarms within five days of written notice from an occupant or an inspector. Authorized inspectors may enter dwellings to inspect alarms when requested by owners or occupants.

Tampering with alarms is illegal, dangerous, and can cause serious liability concerns. Freezing can damage carbon monoxide alarms.

Where and What Kinds?

Alarms must be installed in the basement, and on each floor level. The alarms need not be installed in attics, garages, or storage areas.

The alarms may be separate or combination units, powered by batteries, or in the case of new construction, tied into the home's electrical system, interconnected with battery backup.

Installation must follow manufacturers' instructions. Those instructions are provided with new alarms and usually can be found on the manufacturers' Web sites. The manufacturer should be identified on the alarm. Alarms used in Wisconsin must be approved by Underwriters Laboratories.

Code language is in Comm 21.09 and 21.097, Uniform Dwelling Code, and Comm 28, Smoke Detectors and Carbon Monoxide Detectors.

<http://legis.wisconsin.gov/rsb/code/comm/comm021.pdf>

<http://legis.wisconsin.gov/rsb/code/comm/comm028.pdf>



See other side for installation info.

Save lives and property!

Smoke kills more people in residential fires than the flames. Smoke alarms detect the presence of smoke even before you can see it or smell it, especially when flames might not be in your line of sight. (There are alarms for people with visual or auditory disabilities.)

Carbon monoxide is a gas created by incomplete burning of fuels. Carbon monoxide is colorless, odorless and tasteless, but highly toxic. It can build up over time, with unrecognized symptoms such as headaches, nausea, disorientation, or irritability eventually building to unconsciousness and fatal poisoning. Carbon monoxide alarms warn of the gas before it reaches dangerous levels.

Examples of some carbon monoxide sources are garages, heaters, fireplaces, furnaces, appliances or cooking sources using coal, wood, oil, kerosene, or other fuels. Electric appliances are not carbon monoxide sources.

Alarms do not guarantee safety

Alarms must be tested regularly and should have batteries changed at least annually, or when a low-battery warning sounds. The alarms must not be painted over and should be kept clean. Alarms should be replaced when they reach the end of their life span.

Multifamily buildings

Buildings with more than two residential units also need smoke and carbon monoxide alarms. The installation requirements for those multifamily dwellings are different. Rules for alarms in multifamily dwellings and other public buildings are in the Wisconsin Commercial Building Code, Comm 61-66.

<http://legis.wisconsin.gov/rsb/code/comm/comm060.html>

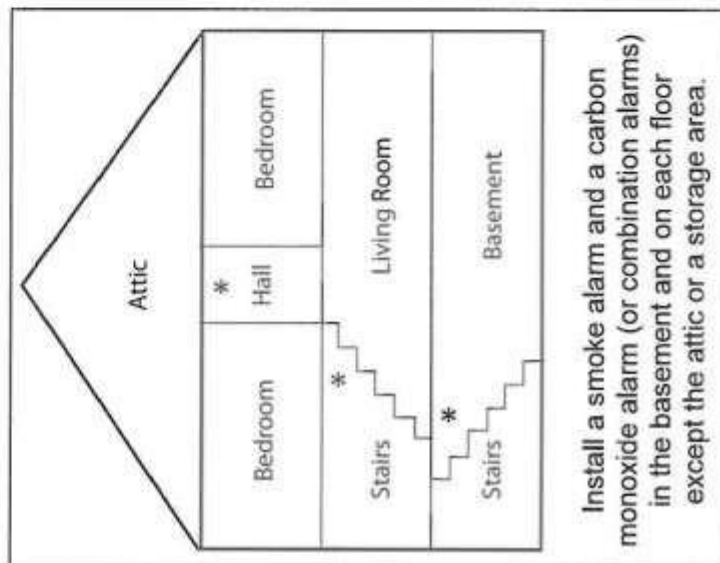
The Division of Safety and Buildings does not discriminate on the basis of disability in the provision of services or in employment. If you need this fact sheet interpreted or in a different form, or if you need assistance, please contact us, 608-267-3606, Wisconsin TDD System dial 711.

SBD-10780-P (R2/11)

Smoke and Carbon Monoxide Alarm Requirements <small>Date of building permit or construction</small>	Battery-powered permitted	Building electrical system powered	Building power and battery backup	Interconnection between alarms	Alarms on every floor level	Alarms outside each sleeping area	Alarms in each bedroom
Smoke alarms in one- and 2-family dwellings before 4-1-92	✓				✓		
Smoke alarms in Uniform Dwelling Code after 4-1-92		✓		✓	✓		
Smoke alarms in Uniform Dwelling Code after 12-1-95		✓		✓	✓	✓	
Smoke alarms in Uniform Dwelling Code after 4-1-01			✓	✓	✓	✓	✓
Carbon monoxide alarms before 2-1-11	✓*				✓		
Carbon monoxide alarms after 2-1-11		✓	✓	✓	✓	✓	✓

* Battery-powered or plug in.

Minimum Requirements - See Table for Additional



Installations must follow manufacturers' instructions.

Those instructions are provided with new alarms and usually can be found on manufacturers' Web sites. The manufacturer is identified on the alarm. Alarms in Wisconsin must be approved by Underwriters Laboratories.

Freezing can damage carbon monoxide alarms.

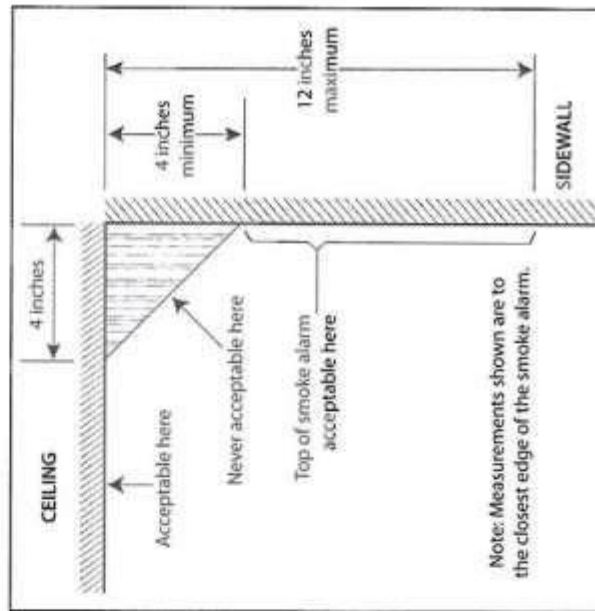
You can direct questions to your local building inspector or fire department. There are many Internet and library sources of info about keeping your family safe.

Code language is in Comm 21.09 and 21.097, Uniform Dwelling Code, and Comm 28, Smoke Detectors and Carbon Monoxide Detectors.

<http://legis.wisconsin.gov/rsb/code/comm/comm021.pdf>

<http://legis.wisconsin.gov/rsb/code/comm/comm028.pdf>

Smoke Alarm Installation



E Homeowner's Log

HOME I.D. AND HISTORY

Address

Purchase Date

Cost

Real Estate Agent

Name

Company

Address

Phone

Mortgage Lender

Name

Company

Address

Phone

Insurance Company

Name

Company

Address

Phone

History

Date Built

Builder

Previous Owner(s)

Remodeling and Additions

HEATING SYSTEM

Type:

- Forced Air Hydronic (hot water) Steam
 Gravity Heat Pump

Fuel:

- Natural Gas Electricity Oil Propane

Furnace Location

Manufacturer

Model

Installation Date

Installer

Filter Size and Type

Cleaned/Serviced By

Name

Address

Phone

Filter

Change or Wash

- Monthly Yearly

Type

Size

Location

Filter Changed

Filter Changed

Repairs and Maintenance

Date

By

Work Done

Cost

Date

By

Work Done

Cost

Additional Information

Filter Changed

COOLING SYSTEM

Type:

- Central System—forced air
- Evaporative Cooler
- Window Air Conditioner(s)
- Split System
- Heat Pump

Location(s)

Manufacturer

Model

Installation Date

Filter Size and Type

Cleaned/Service By

Name

Address

Phone

Repairs and Maintenance

Date

By

Work Done

Cost

Date

By

Work Done

Cost

Filter

Change or Wash:

- Monthly
- Yearly

Type

Size

Location

Filter Changed

Filter Changed

Filter Changed

Additional Information

ELECTRICAL

Location of Main Panel

Voltage/Amperage

Type:

Breakers

Fuses

Sub-panel Location

Electric Utility Provider

Phone

Electrician

Company

Address

Phone

Repairs and Maintenance

Date

By

Work Done

Cost

Date

By

Work Done

GFCI Monthly Test

Date

By

Date

By

Date

By

Date

By

Additional Information

Cost

PLUMBING

Water Supply:

Municipal Private Well Shared Well

Location of Shutoff Valve

Location of Well Casing

Location of Tank

Water Service Contractor

Company

Address

Phone

Sump Pump

Manufacturer

Type

Location

Repairs and Maintenance of Plumbing System—General

Date

By

Work Done

Work Done

Cost

Sewer Service

Type:

Municipal Septic Mound/Septic

Municipal System—Contact Information

Septic System—Maintenance Contractor

Company

Address

Phone

Repairs and Maintenance

Date

By

Work Done

Cost

Date

By

Work Done

 COULEECAP POST-PURCHASE COUNSELING 

Cost

Cost

Date

By

WATER SOFTENER

Manufacturer

Model

Installation Date

Installer

Repairs and Maintenance

Date

By

Work Done

Cost

Date

By

Work Done

Cost

Water Treatment Equipment

Type

Serviced By

Additional Information

WATER HEATER

Type:

Gas

Oil

Electric

Other _____

Manufacturer

Model

Installation Date

Installer

Repairs and Maintenance

Date

By

Work Done

Cost

Date

By

Work Done

Cost

Additional Information

ROOF

Material:

Asphalt Shingles Wood Shakes

Wood Singles Rubber Other

Installation Date

Installer

Address

Phone

Warranties

GUTTERS

Repairs and Maintenance

Date

By

Work Done

Cost

Date

By

Work Done

Cost

ATTIC/INSULATION

Insulation

Date

By

Work Done

Cost

Date

By

Work Done

Cost

Additional Information

Repairs and Maintenance

DOORS AND WINDOWS

Repairs and Maintenance

Date

By

Work Done

Cost

Date

By

Work Done

Cost

SIDING AND TRIM

Type:

- Wood Vinyl
- Aluminum Steel

Installation Date

Installer

Address

Phone

Repairs and Maintenance

Date

By

Work Done

Cost

Date

By

Work Done

Cost

Additional Information



GARAGE DOOR AND OPENER

Manufacturer

Installation Date

Security Code

Installer

Address

Phone

Repairs and Maintenance

Date

By

Work Done

Cost

Date

By

Work Done

Cost

Garage Door Opener—Reverse Test

Date

By

Date

By

Date

By

Additional Information

INTERIOR FINISHES: CARPET, PAINT, VINYL

Repairs and Maintenance

Date

By

Work Done

Cost

Manufacturer and Color(s)

Date

By

Work Done

Cost

Manufacturer and Color(s)

Additional Information

SECURITY SYSTEM

Manufacturer

Installation Date

Installer

Address

Phone

Repairs and Maintenance

Date

By

Work Done

Cost

Date

By

Work Done

Cost

Additional Information

 COULEECAP POST-PURCHASE COUNSELING 

GENERAL INFORMATION

Garbage/Waste Removal

Lawn Service

Lawn Sprinkler/Irrigation

Fireplace

Pool

Hot Tub

Driveway/Walkways/Patio

Deck

Washer

Dryer

Dishwasher

Refrigerator

Lead Testing

Radon Testing

Sound System/Intercom

Telephone

Central Vacuum

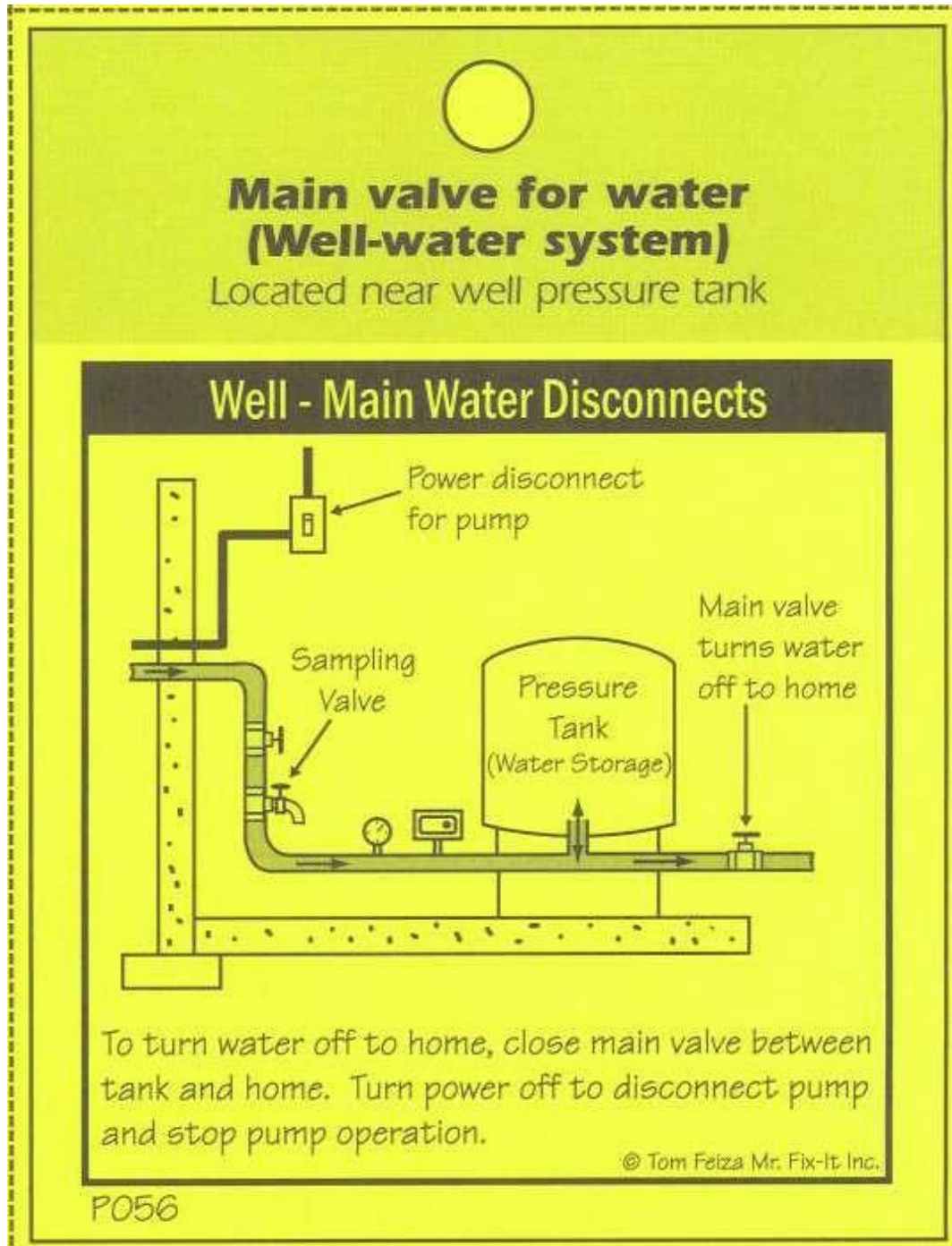
Television Cable/Satellite

Internet Access

Additional Information

F Utility Tags

(Copied from *Home Journal: How to Operate Your Home* by Tom Feiza)

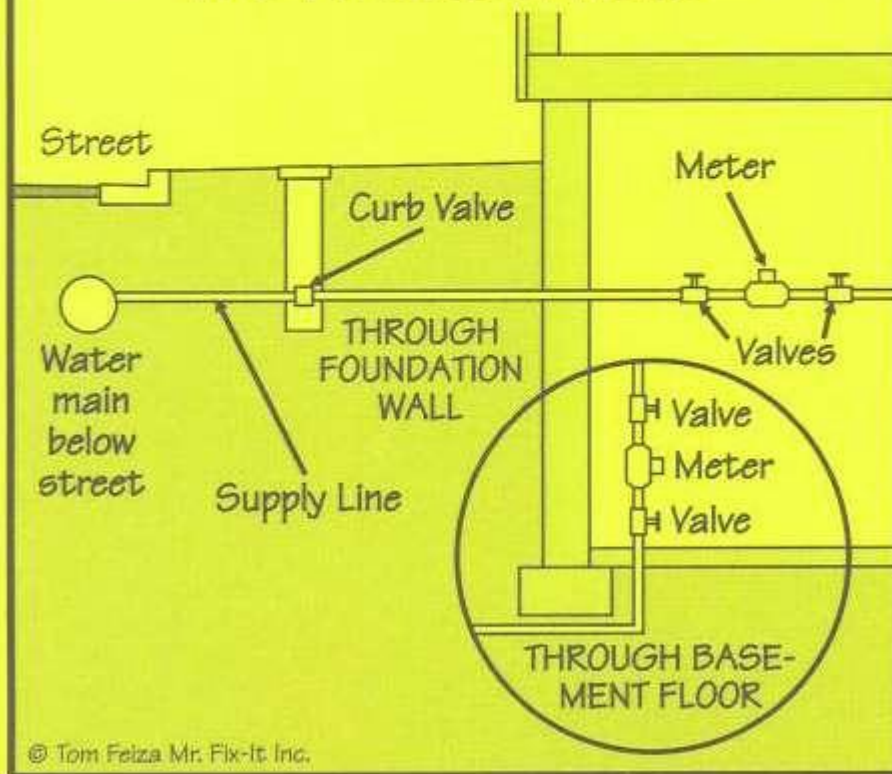


Water main valve, cold climate (Municipal water system)

Usually located on street side of home

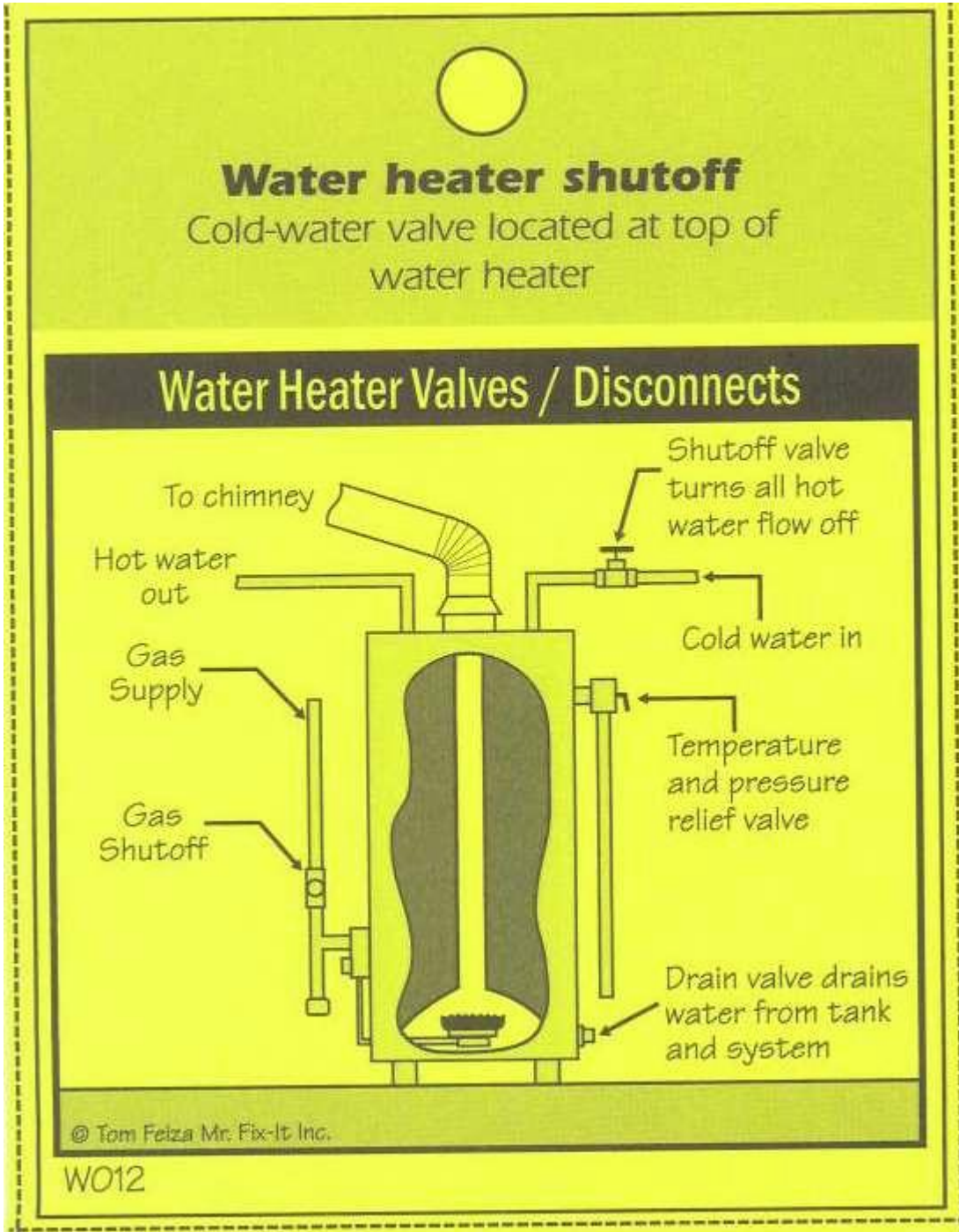
Water Supply System in a Cold Climate

TWO TYPICAL OPTIONS



© Tom Feiza Mr. Fix-It, Inc.

P005



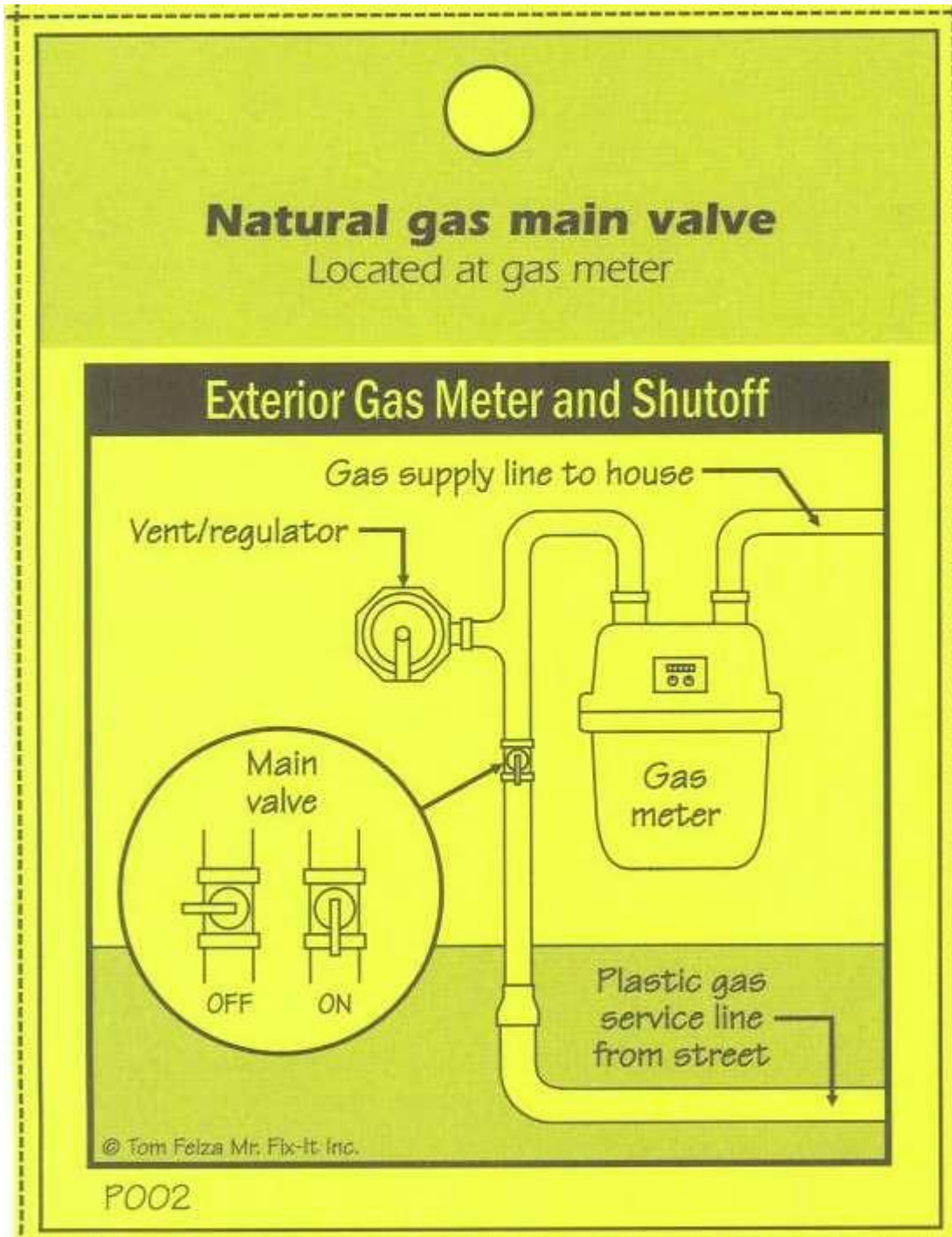
Main electrical disconnect
Located at main fuse box or breaker

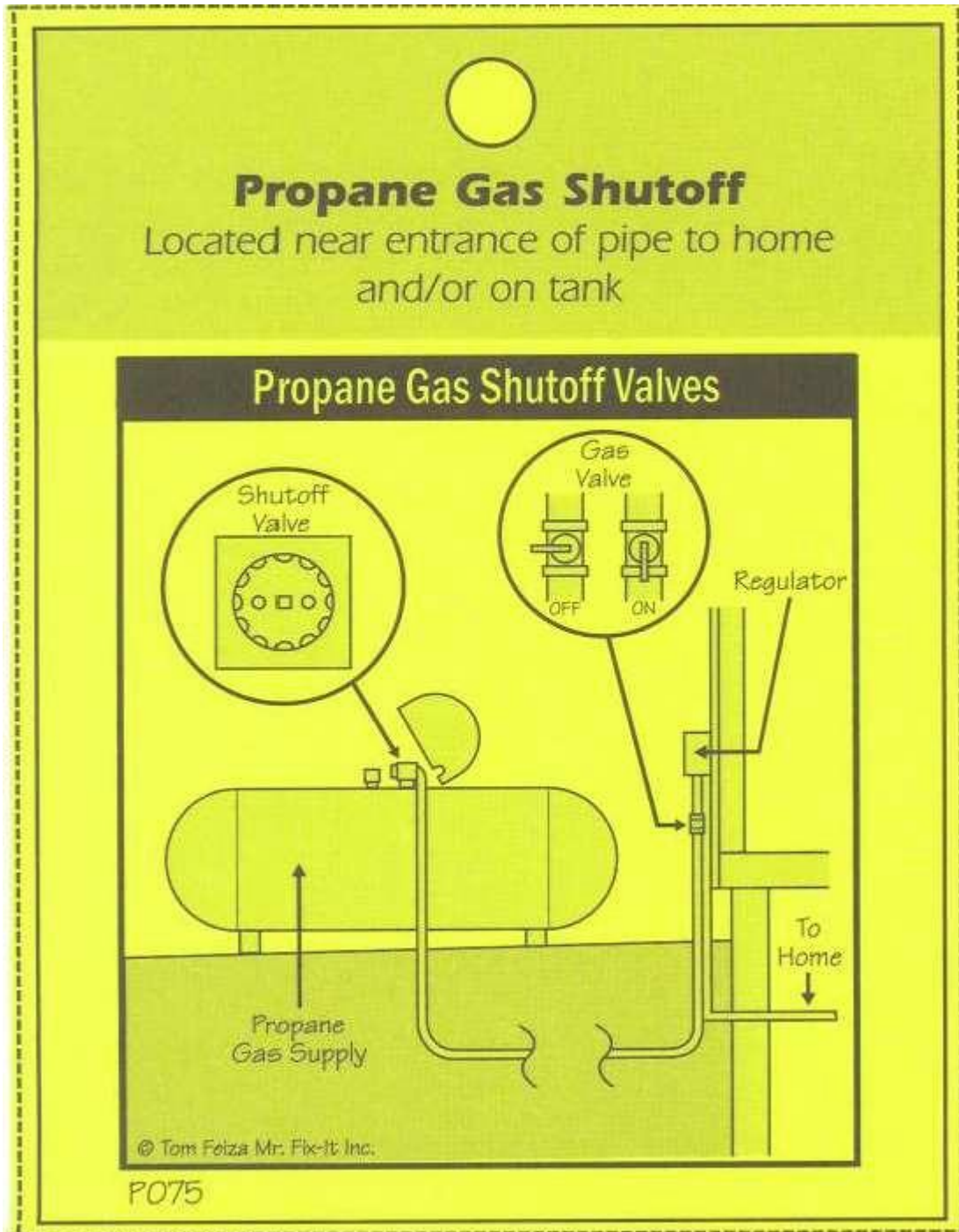
Electrical Main Circuit Breaker Panel

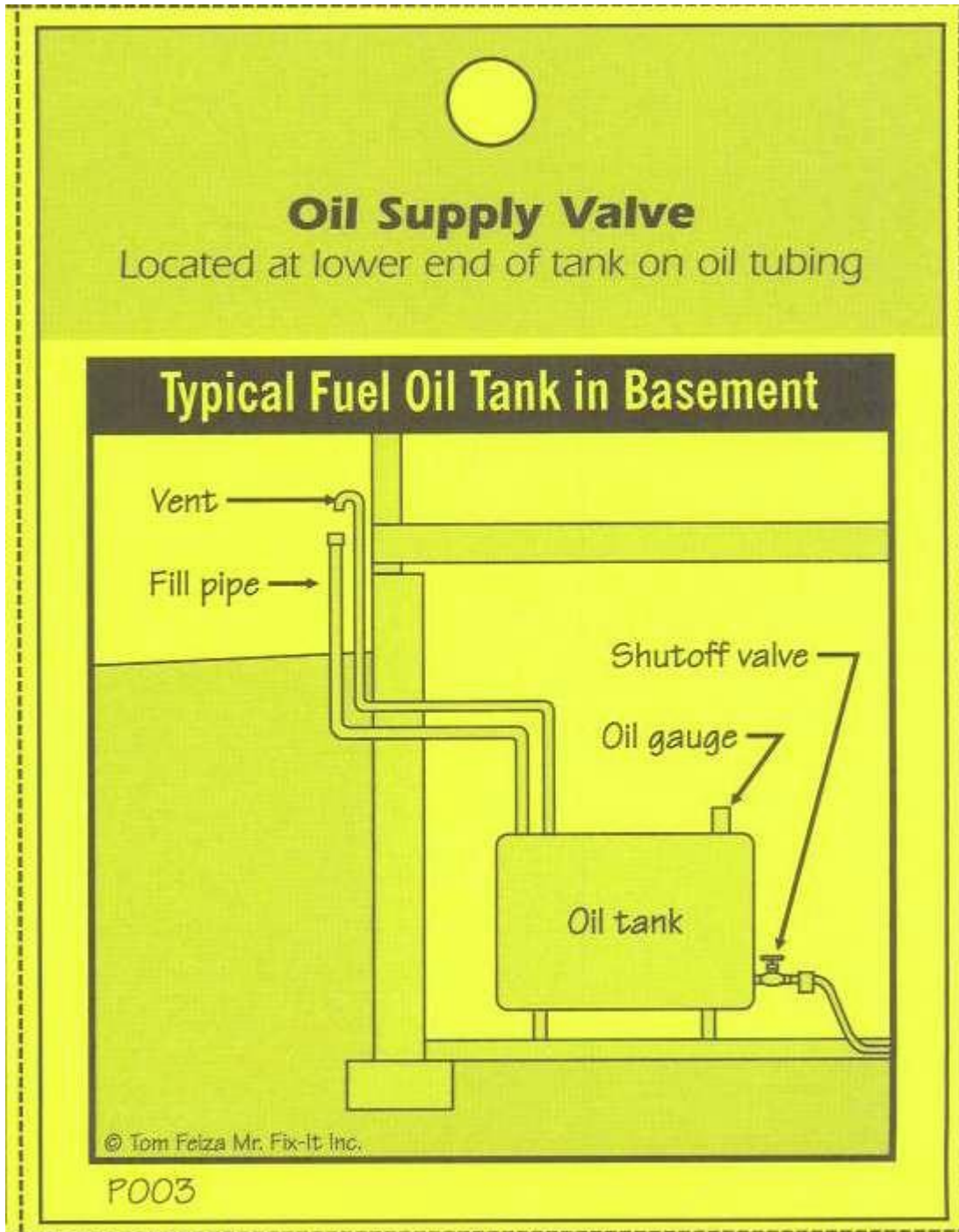
The diagram shows a schematic of an electrical main circuit breaker panel. At the top center is a large square breaker labeled 'Main breaker (turns off all power)'. Below it are two vertical columns of breakers. The left column contains six single breakers, and the right column contains six breakers, including one double breaker at the top and five single breakers below it. The bottom two positions in each column are labeled 'Blanks'. Arrows point from the text labels to the corresponding components in the diagram.

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E002







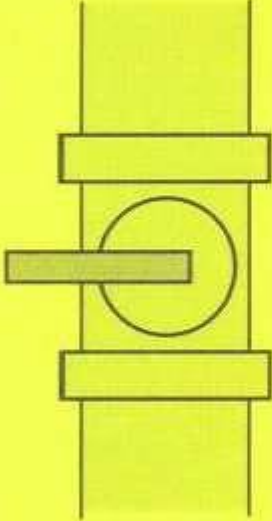
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Local gas valve

Located at all gas appliances:
furnace, water heater, stove, fireplace

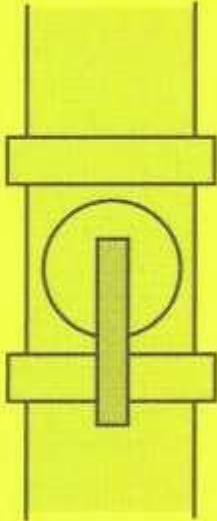
Gas Shutoff Valve - Typical

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OFF

Handle perpendicular
to pipe



ON

Handle parallel
to pipe

P076