### LANSING AREA

# HOME REPAIR & RESOURCE GUIDE









#### <u>A MESS</u>AGE

### FROM THE MAYOR AND THE PLANNING & NEIGHBORHOOD DEVELOPMENT DIRECTOR:

**The Planning & Neighborhood Development Department** is proud to offer you the "Lansing Area Home Repair & Resource Guide." We want to personally acknowledge the dedicated staff of the Development Division for their hard work in bringing the various housing resources, safety and maintenance tips together in one very useful and comprehensive guide.

Homeownership is an accomplishment that each of us can take pride in achieving. It truly is a proud moment. However, as many homeowners know, homeownership presents a set of challenges that can put to task the most determined and well-intentioned. After the glow of the acquisition has worn off — sometimes after several years — it is time to tend to the preservation and maintenance of the single most valuable property investment in your life — your home.

The "Lansing Area Home Repair & Resource Guide" will help you navigate the many resources that are available through the City of Lansing or its housing partners. The guide provides information on maintenance to-do's, neighborhood service agencies, money saving options, financial literacy counseling, in-home safety and financing programs.

We hope that you find the information contained in the guide useful. Enjoy homeownership.

Sincerely,

Virg Bernero

Mayor

City of Lansing

**Bob Johnson** 

Director

Planning & Neighborhood Development

City of Lansing

# TABLE OF CONTENTS

| HOME REPAIR PROGRAMS                  |    |
|---------------------------------------|----|
| WEATHERIZATION                        | 7  |
| HOMEOWNERSHIP PROGRAMS                | 9  |
| HOMEOWNERSHIP COUNSELING              | 9  |
| FINANCIAL LITERACY COUNSELING         | 9  |
| DOWN PAYMENT ASSISTANCE               | 10 |
| PREDATORY LENDING                     | 12 |
| FORECLOSURE PREVENTION                | 14 |
| FOCUS AREA NEIGHBORHOOD ORGANIZATIONS | 15 |
| COMMUNITY RESOURCES                   | 20 |
| CHECKLIST FOR MAINTAINING YOUR HOME   | 24 |
| TIPS TO SAVE YOU MONEY                | 30 |
| CLEAR YOUR HOME OF ASTHMA TRIGGERS    | 31 |
| SAFETY                                | 34 |
| HOME SAFETY                           | 34 |
| POISON SAFETY                         | 34 |



# HOME REPAIR PROGRAMS

There is help available for homes in need of repair!

# CITY OF LANSING DEVELOPMENT OFFICE:

Call 483-4040. The Development Office *Housing Rehabilitation Program* offers income-eligible Owner-Occupied Homeowners technical assistance and a zero percent interest deferred loan for code related repairs, in conjunction with a possible weatherization grant. Some home improvements that may be eligible include

roof replacement; window replacement; exterior painting; vinyl siding installation; door replacement; installation of insulation; lead paint remediation, structural repairs; plumbing; mechanical and electrical updates and more.

#### LEAD SAFE LANSING:

Call 483-4040. The Lead Safe Lansing program offers a grant up to \$8000 to remediate all lead paint hazards in housing units where children under age six reside. Both owner occupied and rental housing units are eligible to participate in this program designed to make Lansing a safer place to live. Some income restrictions apply, and a dollar match of 25 percent is required.

www.plandevelopment.cityoflansingmi.com/development/

#### MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY:

**Call 483-4040** to inquire about MSHDA's Loan Programs. MSHDA offers Property Improvement Loans for owner-occupied homes and rental properties. Information regarding these loans is available at: **www.michigan.gov/mshda**. The City Development Office serves as an agent to initiate and process MSHDA's low-interest loans.

#### ■ Homeowner Program:

Owners may borrow up to \$25,000 for almost any type of permanent general improvement, but under certain circumstances may be eligible for a loan of up to \$50,000. Interest rates range from four to eight percent and are based on household income. Income eligibility requirements apply for this program.

#### Non-owner Occupied PIP Program:

PIP loans are available to landlords for one unit to 24-unit properties. The loan amount can be up to \$25,000 per unit, with a maximum loan of \$100,000. The interest rate is eight percent. Improvements must be permanent and must protect or improve basic livability or energy efficiency of the units. The maximum loan amount depends upon the number of units. There are no income limits for borrowers, but the gross rent on each unit — including the average for heat, water and electricity — cannot exceed MSHDA's rental limits for the community during the first year of the loan term.

#### CRISTO REY COMMUNITY CENTER:

Call 374-4700 for information. Cristo Rey offers lawn care and snow removal for senior citizens and disabled people on a limited basis. They perform minor repairs and painting for senior citizens. They receive referrals through the Tri-County Office on Aging. Many other programs available include a medical health clinic and legal aid.

#### REBUIL DING TOGETHER INGHAM COUNTY:

Call 224-1118. Formerly known as "Christmas in April," this is a volunteer organization involved in a year-long effort that culminates in a one-day blitz to repair and rehabilitate the homes of the elderly and disabled with limited income. Approximately 20 homes are selected each year. There is no cost to the homeowner. All work is accomplished by volunteers.



#### PAINT A PLACE:

Call 694-8456. This all-volunteer workforce does painting, carpentry work, roof work and minor repairs at no cost to the homeowner. They work with other organizations to help empower residents with the resources they need to make repairs to and have pride in their homes.

#### HABITAT FOR HUMANITY:

Call 374-1313. Habitat offers several programs to benefit citizens.

#### Handicap Ramps and Grab Bars:

A crew installs up to 50 ramps and grab bars each year. The homeowner is responsible for coming up with the funds for the project. The crew will complete the installation in one day.

#### ■ Vision 2020 Rehab Projects:

A pilot fix-up program in a geographically targeted neighborhood is available in 2006-2007 to help with emergency repairs. In the Vision 2020 neighborhood, applicants may request small (less than \$5,000) loans for home repairs. These loans are available for homeowners in the 25 to 50 percent income range who are willing to repay the loan at a zero percent interest rate. The loans would be targeted for code compliance or red tagged issues first. If successful and funded beyond 2007, the project may expand city-wide.

#### ReStore:

11941 Benjamin in Lansing. The ReStore sells new and lightly loved home building supplies. Anyone can donate good quality materials from their home (instead of throwing them in the garbage) and claim a tax write off. The store provides a low cost way for anyone in the area to purchase home building materials. All proceeds go to Habitat to build more houses.

www.habitatlansing.org/restore.htm

### INGHAM COUNTY LEAD HAZARD REMEDIATION PROGRAM:

Call 887-4661. The Ingham County Health Department Lead Remediation Program offers grant money to perform lead abatement and conduct investigations of all Elevated Blood Lead (EBL) Levels in children. Education on lead poisoning and interim control instruction is provided to families of lead poisoned children, as well as to rental property owners and tenants.

To date, they have completed lead abatement on more than 220 homes in the Ingham County area. Families or property owners must meet certain income guidelines and be pre-approved by the State of Michigan's Lead and Healthy Home Section. Many projects

result from referrals from the City of Lansing Rehab Program, Code Compliance, Head Start and Jumpstart programs, etc.

#### MICHIGAN DEPARTMENT OF COMMUNITY HEALTH:

Call 335-8252. Healthy Homes University. This program is funded from 2005 to 2008 to help families and children with asthma or allergies. Households with children under age 18 with asthma and with incomes at or below 80 percent of Area Median Income (AMI) are eligible. A basic product package is provided for every family while custom products and services including home repairs are available for at least 40 families.

#### ALLEN NEIGHBORHOOD CENTER:

Call 367-2468. Housing-related programs include:

- First time homebuyer education classes (including LINKS to Homeownership counseling for eligible families).
- Foreclosure prevention counseling
- Home Improvement Workshops
- Referrals to other service providers

www.allenneighborhoodcenter.org





#### WEATHERIZATION

**Save money** on utility bills, be more comfortable in your home and save energy by participating in local Weatherization programs.

# CAPITOL AREA COMMUNITY SERVICES:

**Call 393-7077.** Residents (homeowners and renters) of Ingham, Eaton or Clinton County who are income eligible may apply for free weatherization work that

could save as much as \$45 per month in energy costs. CACS may inspect and repair furnaces; install ceiling, sidewall, or perimeter insulation; perform infiltration work and complete window and door repairs.

#### **URBAN OPTIONS:**

Call 337-0422, ext. 5. Offers free Energy Fitness services for income eligible residents of the City of Lansing. This includes a home visit from a professional Energy Specialist who will provide energy-related improvement advice and solutions for problem areas in the home. At no cost to the resident, the specialist will install up to eight money saving lighting, draft sealing and water conservation devices. Residents also receive an information package and safety tips. Visit www.urbanoptions.org for more information on the Energy Fitness Program and other services offered by the organization.

#### NEIGHBORHOOD ENTERPRISE ZONE (NEZ) PROGRAM

Are you thinking about building your dream home, adding on that new addition to accommodate a growing family or perhaps giving your home a facelift? The Neighborhood Enterprise Zone (NEZ) Program is a property tax benefit made available to assist property owners who wish to make improvements to their existing home or to build a new single family home.

For a newly built single family home, the homeowner's property tax is reduced by an average of 50 percent. For homeowners and landlords who make taxable improvements or rehabilitate their existing homes, the property taxes are frozen at the pre-rehabilitated taxable value. This tax abatement benefit can be in effect for up to 12 years and is transferable to new buyers if sold within the 12-year period.

#### TO BE CONSIDERED FOR THE NEZ TAX BENEFIT:

- The property will need to be located within a designated NEZ District.
- For the rehabilitation of existing property, the true cash value cannot exceed \$80,000.
- If improvements are done by the homeowner, the cost of the materials will need to be in excess of \$3,000 \$5,000 or more if done by a licensed contractor or 50 percent of the true cash value, whichever is less.
- If improvements are done by the landlord, the cost of the materials will need to be in excess of \$4,500 and \$7,500 if done by a licensed contractor or 50 percent of the true cash value, whichever is less.

#### **IMPORTANT**

**Property owners** will need to file an application for an NEZ Certificate through the Lansing Economic Development Corporation prior to any permits issued by the City's Building Safety Office and prior to any construction activities.

To find out if your property is located within a Neighborhood Enterprise Zone District and for more information on the program contact:

#### Lansing Economic Development Corporation

401 S. Washington Square, Suite 100

Lansing, MI 48933 Phone: (517) 485-5419 Fax: (517) 483-6057

www.edc.cityoflansingmi.com





#### HOMEOWNERSHIP PROGRAMS

Wishing to buy a home? Many programs are available to help new buyers prepare for owning a home.

#### HOMEOWNERSHIP COUNSELING:

Thinking of buying a home? Counseling is available to help home buyers learn about mortgages, (including favorable MSHDA mortgages) down payment assistance programs, credit repair and budgeting assistance, and home inspection funding. The following providers offer Homeownership Counseling:

Allen Neighborhood Center: 367-2468

Lansing Affordable Homes: 394-2737

Franklin Street Community Housing Corp: 482-8708

Option 1 Credit Union: 319-1309

#### FINANCIAL LITERACY COUNSELING:

Financial literacy counseling includes money management, credit repair, budgeting, savings and bill-paying strategies and cost effective ways to manage money. The following is a list of providers for financial literacy counseling:

Lansing Affordable Homes:

394-2737

Franklin Street Community Housing Corp: 482-8708

Lansing Community Micro Enterprise Fund: 483-4151

#### Black Child and Family Institute — Credit Smart Program:

487-3775

Allen Neighborhood Center:

367-2468

**Option 1 Credit Union:** 

319-1309

#### INDIVIDUAL DEVELOPMENT ACCOUNTS:

Contact Franklin Street Community Housing Corp. at 482-8708. This program provides financial training and the opportunity to set up a special savings account that includes a three to one match for personal savings. Participants can accumulate up to \$4,000 for a down payment and closing costs for a first home! IDA's may also be used for post-secondary education and for business start-ups. Income and other eligibility requirements exist for this program.

#### DOWN PAYMENT ASSISTANCE:

Call 483-4040. The American Dream Down Payment Initiative (ADDI) through the City of Lansing Development Office and is for first time homebuyers. Assistance is available for up to six percent of the acquisition costs for eligible households to be used for down payment and reasonable closing costs. The purchase price cannot exceed \$120,000 for an existing home or \$135,000 for a newly constructed home. Participants must attend



pre-purchase homeownership counseling at Allen Neighborhood Center, Option 1 Credit Union, Franklin Street Community Housing Corporation or Lansing Affordable Homes. Buyers are required to contribute a minimum of \$500 toward home purchase. Income eligibility requirements exist for this program.

#### GREATER LANSING HOUSING COALITION:

Call 372-5980. GLHC rehabilitates houses, and builds new single family housing in Lansing for sale to first time home buyers. They also own and manage rehabilitated rental properties, which are rented to low and moderate income people. They have rehabilitated a nine unit supportive housing apartment building for the mentally ill in conjunction with area mental health providers.

www.glhc.org

#### INGHAM COUNTY LAND BANK

Call 676-7237. The ICLB rehabilitates houses and builds new single family housing in Ingham County. A wide range of buyers are served.

www.inghamlandbank.org

#### HABITAT FOR HUMANITY:

Call 374-1313. Habitat for Humanity builds houses with low income families (30 to 50 percent area median income). Homes are built on vacant lots but some are rehabs. Families must qualify based on income, credit, current housing situation, willingness to buy the house with a zero percent interest mortgage and work 300 to 500 hours on the house. The process takes anywhere from six months to 18 months.

www.habitatlansing.org

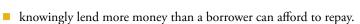
#### FRANKLIN STREET COMMUNITY HOUSING CORP:

**Call 483-8708.** Franklin Street rehabilitates homes for sale to low and moderate income first time home-buyers.

# **PREDATORY LENDING:**BE A SMART CONSUMER

What is Predatory Lending? In communities across America, people are losing their homes and investments due to predatory lenders, appraisers, mortgage brokers and home improvement contractors who:

- sell properties for much more than they are worth using false appraisals.
- encourage borrowers to lie about their income, expenses or cash available for down payments in order to get a loan.



- charge high interest rates to borrowers based on their race or national origin and not on their credit history.
- charge fees for unnecessary or nonexistent products and services.
- pressure borrowers to accept higher-risk loans such as balloon loans, interest-only payments and steep prepayment penalties.
- target vulnerable borrowers for cash-out refinance offers when they know borrowers are in need of cash due to medical, unemployment or debt problems.
- "strip" homeowners' equity from their homes by convincing them to refinance repeatedly when there is no benefit to the borrower.
- use high-pressure sales tactics to sell home improvements and then finance them at high interest rates.

#### HERE ARE SOME TIPS TO HELP YOU BE A SMART CONSUMER:

- Before you buy a home, attend a homeownership education course offered by a HUD-approved, nonprofit counseling agency
- Interview several real estate agents ask for and check references before you select one.
- Get information about the prices of other homes in the neighborhood. Don't be fooled into paying too much.



- Hire a properly qualified and licensed home inspector to carefully inspect the property before you are obligated to buy. If you have to pay for repairs, determine whether or not you can afford to make them.
- Shop for a lender and compare costs. Be suspicious if anyone tries to steer you to just one lender.
- Do NOT let anyone persuade you to make a false statement on your loan application, such as overstating your income, the source of your down payment, the nature and amount of your debts or even how long you have been employed. Lying on a mortgage application is fraud and may result in criminal penalties.
- Do not let anyone convince you to borrow more money than you know you can afford to repay. If you get behind in your payments, you risk losing your house and all of the money you put into your property.
- Never sign a blank document or a document containing blanks. If information is inserted by someone else after you have signed, you may still be bound to the terms of the contract. Insert "N/A" (i.e. not applicable) or cross through any blanks.
- Read everything carefully and ask questions. Do not sign anything that you don't understand. Before signing, have your contract and loan agreement reviewed by an attorney skilled in real estate law, consult with a trusted real estate professional or ask for help from a HUD-approved housing counselor.
- Be suspicious when the cost of a home improvement goes up if you don't accept the contractor's financing.

# FORECLOSURE PREVENTION

**If sought** at the first sign of financial crisis and/or income interruption, foreclosure prevention assistance could prevent a foreclosure by helping to set up a plan between the homeowner and mortgage lender. The majority of homeowners whose home mortgages are foreclosed upon never ask for help from either the lender or from their local housing counseling agencies. The biggest key to success is asking for help early in the process. There are a number of agencies in the community that provide counseling to homeowners who are having difficulty making their mortgage payments.

Lansing Affordable Homes: 394-2737

Franklin Street Community Housing Corp: 482-8708

Allen Neighborhood Center: 367-2468

Option 1 Credit Union: 319-1309



# FOCUS AREA NEIGHBORHOOD ORGANIZATIONS

**For Information** on Neighborhood Organizations, meeting dates and times and contact information, contact the Lansing Neighborhood Council at 372-6290.

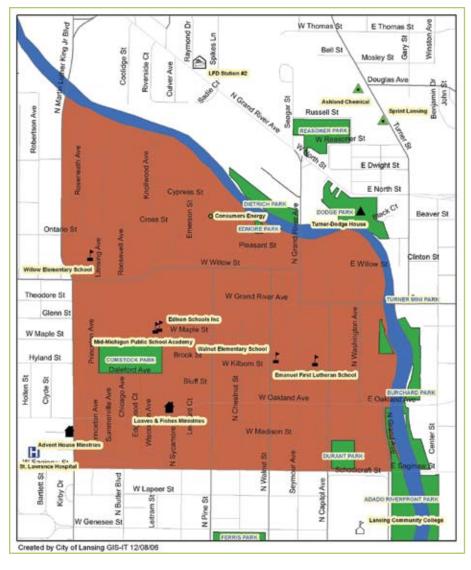
#### BAKER-DONORA FOCUS AREA:



#### New Neighbors United in Action:

Boundaries: Baker St., Pennsylvania Ave., Mt. Hope, Cedar St.

#### COMSTOCK PARK FOCUS AREA:



#### Walnut Street Neighborhood Association:

Boundaries: Willow St., the Grand River, Saginaw St., Pine St.

#### Old Forest Neighborhood Association:

Boundaries: Willow St., Seymour St., Saginaw St., Martin Luther King, Jr. Blvd.

#### Knollwood-Willow Neighborhood Association:

Boundaries: The Grand River north and east boundaries, Willow St., Martin Luther King, Jr. Blvd.

#### **Edmore Park Neighborhood Association:**

Boundaries: 500 block of West Willow, Grand River Ave., the Grand River, Willow St.

#### OAK PARK TARGET AREA:



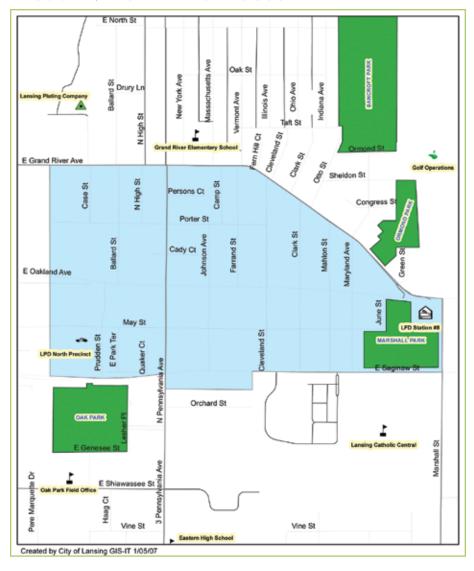
#### Oak Park Neighborhood Association:

Boundaries: Saginaw St., Michigan Ave., the east end of Orchard Street, the railroad tracks.

#### Eastern Neighbors:

Boundaries: Shiawassee St., Michigan Ave., Pennsylvania Ave., the railroad tracks.

### PRUDDEN/EAST VILLAGE FOCUS AREA:



#### Northtown Neighborhood Association:

Boundaries: Lake Lansing Rd., Saginaw St., Maryland St., the railroad tracks.

#### Oak Park Neighborhood:

Boundaries: Saginaw St., Shiawassee St.

#### VISION 20/20 TARGET AREA:



#### Westside Neighborhood Association:

Boundaries: Martin Luther King Jr. Blvd., Clare St., Olds, Oakland Ave.

# **COMMUNITY**RESOURCES

#### TRI-COUNTY OFFICE ON AGING:

Call 887-1440. Located at 5303 S. Cedar St., Lansing. The mission of the Tri-County Office on Aging (TCOA) is to promote and preserve the independence and dignity of the aging population. TCOA serves seniors and their families in Ingham, Clinton and Eaton counties. TCOA offers information and assistance to help older adults with needs ranging from simple to complex.

www.tcoa.org



#### SALVATION ARMY:

Call 484-4424. Located at 525 N. Pennsylvania Ave., Lansing.

- Community Kitchen offers free nutritious lunch on Monday and Friday from noon to 1:00 p.m.
- Produce Distribution happens on Wednesdays.
- During winter months, Christmas food baskets and gifts for children age 13 and under, Easter food baskets and free coat rack.
- Help with personal needs toothpaste, soap, etc. Tuesday and Thursday from 8:30 a.m. to 11:00 a.m.
- Help with utilities.
- Food Pantry open Monday through Friday from 8:30 a.m. to 11:00 am and 1:30 p.m. to 3:30 p.m. Call 887-4357 for referral.
- For Child Care Center call 482-0082. Provides help for residents in Ingham, Eaton and Clinton Counties.

#### BAKER DONORA FOCUS CENTER:

Call 485-0907. Located at 840 Baker St., Lansing. The Center features Book Buddies tutoring program, Book Mobile, Teen Life Skills, Senior Shake and Bake Group, Food Program and social activities.

#### ALLEN NEIGHBORHOOD CENTER:

Call 367-2468. Located at 1619 E. Kalamazoo St., Lansing. Allen Neighborhood Center is a hub for capacity-building, neighborhood revitalization and for activities that promote the health, safety and stability of individuals, families and neighborhoods on Lansing's east side. Activities include:

- Support for organized neighborhood organizations.
- Façade Improvement Grants Program and other economic development initiatives.
- Health outreach/promotion/education, focusing on breast health, smoking cessation, healthy parenting, coverage for the uninsured.
- Allen Street Farmers Market
- Bread Basket
- Youth Gardening and the Youth Service Corps
- Hunter Park Garden House
- Wednesday Morning Senior Coffee
- Kinship Care Support Group

www.allenneighborhoodcenter.org

#### BLACK CHILD AND FAMILY INSTITUTE:

Call 487-3775. Located at 835 W. Genesee St., Lansing. Black Child and Family Institute offers the following free training: Credit Smart Program, adult computer literacy training, Point of Entry Computer Ownership Program, tax help and tutoring. Within the facility is a WIC Office, the Greater Lansing African American Health Institute and Closing the Digital Gap.

www.bcfi.org

#### CRISTO-REY COMMUNITY CENTER:

Call 372-4700. Located at 1717 N. High St., Lansing.

- Partner with Michigan Works! for employment and training.
- Roots and Wings violence prevention program for adults and teens.
- Diversion program for non-violent offenders.
- Senior Center
- Handicapper Drop-in Center for mentally and physically handicapped adults.
- Community Kitchen

- Direct Assistance-food, clothing and prescription assistance.
- After School and Summer Recreation program for children.
- Adult and Pediatric Clinic
- Migrant Clinic
- Mental Health and Substance Abuse Counseling
- Partnerships with Thomas Cooley Law School and Legal Services of South Central Michigan to provide legal service the first and third Wednesday of each month from 1:00 p.m. to 4:00 p.m.

www.cristo-rey.org

#### **NORTHWEST INITIATIVE:**

Call 483-4499. Located at 125 W. Main St., Lansing. NorthWest Initiative works to improve businesses, works to increase food access and availability, assists residents in applying for the Food Stamp program, enrolls residents in the Ingham Health Plan, offers youth programs, offers breast health programs and education, offers free tax preparation services, and offers a prisoner re-entry program.

#### www.nwlansing.org



#### NORTH NETWORK CENTER:

**Call 827-1273.** Located at 730 W. Maple St. in the north wing of the Mid-Michigan Leadership Academy.

- Senior Lunch Program on Tuesdays and Thursdays from noon to 1:00 p.m.
- Food Movers Program every other Wednesday starting February 14 at 11:00 a.m. The Food Movers Program will be held in the lower level of the old gym building.
- Food Pantry (by appointment only).
- Cub Scouts and Girl Scout programs.
- Chess Club for all ages.
- Free Breakfast and Lunch program during the summer.

#### 2-1-1:

Capital Area United Way has brought 2-1-1 to the greater Lansing community! 2-1-1 is an easy to remember three digit health and human service line that residents of Ingham, Eaton and Clinton Counties can call for free information on a wide variety of services including rent and utility assistance, food, clothing, shelter, substance abuse services, counseling, housing, health care assistance, childcare, support groups and much more. Residents can also call the line if they would like to volunteer in the community or donate items. This free service is available 24/7, 365 days a year. As of yet dialing 2-1-1 does not work on a cell phone or pay phone. These users can call toll-free (866)561-2500 to be connected to the same service.

### CHECKLIST FOR MAINTAINING YOUR HOME

#### Implement a regular inspection program

of home maintenance to help prevent major repairs and to protect your home's value. Remember to disconnect the power source of any electrical or gas system before inspecting, cleaning or repairing it.

#### MONTHLY

☐ Drain two gallons of water from water heater to remove sediment from bottom of tank. ☐ Replace carbon cartridge of water filter (point-ofservice, activated carbon unit). Test smoke alarms with a smoke source (lit cigarette or cotton cord) held three inches from unit. To reduce alarm time during test, blow into the unit to clear the smoke. ☐ Inspect fire extinguisher: 1. Check indicator on pressure gauge to make certain extinguisher is charged. 2. Be sure lock pin is intact and firmly in place. 3. Check discharge nozzle to be sure it is not clogged. 4. Clean extinguisher and check for dents, scratches, and corrosion. During heating season, inspect the **chimney** for creosote buildup. Clean with chimney brushes or scrapers to remove the creosote. Clean **stovepipe** between the stove and the chimney. Check stovepipe for corrosion and holes, and replace if necessary. ☐ Vacuum **electric elements** on baseboards. ☐ Inspect plates or pads in **humidifier**, and clean with a strong laundry detergent. Rinse, and then scrape mineral deposits with a wire brush or steel wool. Clean forced hot-air heating and/or cooling system's air filter to prevent airborne

dirt from circulating throughout the house (if metal, remove and wash. If

disposable, replace).

| ☐ During summer use, clean room air-conditioner filters:  |
|---|
| <ol> <li>Wash filters in mild detergent and water, rinse, and dry thoroughly (if<br/>permanent).</li> </ol>   |
| 2. Replace the filter if it is disposable.  |
| ☐ Check the <b>circuit breakers and fuses</b> . Call an electrician if fuses blow or circuit breakers trip frequently.  |
| SPRING  |
| ☐ If you have an attic fan:   |
| 1. Remove leaves and clean debris from louvers and louver pivots.   |
| 2. Clean fan blades.  |
| 3. Lubricate motor and pulley bearings with a drop of oil on each pivot and oil port.   |
| 4. Check drive belt and replace if sides are glazed smooth and slippery.  |
| <ol><li>Check belt tension (should deflect 1/2 of an inch when pressed in middle).<br/>Replace belt if necessary.</li></ol>   |
| ☐ Gas Heater — Shut off, then check exhaust vent and air-shutter openings for dirt and dust. Clean the burner of lint and dirt and vacuum air passages to burner.   |
| ☐ Inspect the heating system's <b>fan belt</b> for frayed or worn spots, and check tension (should give about 1/4 of an inch). Keep a spare belt on hand.   |
| ☐ Remove debris from <b>gutters and downspouts</b> (use wire snakes for elbows).  |
| ☐ Check <b>gutter and downspout</b> alignment to be sure rainwater is collected properly and drains away from house. Be sure mountings are secure.  |
| ☐ Spot paint worn areas on <b>gutters and downspouts</b> . Repair or caulk holes. Replace and sections that have holes or excessive rust.   |
| ☐ Check latches and pivots on <b>storm windows</b> for loose connections or signs of wear. Replace loose or worn parts.   |
| ☐ Make sure "weep hole" at bottom of <b>metal windows</b> is clear.   |
| ☐ Refill water softener (ionization type) with salts (available from dealer).   |
| ☐ Manually open safety valve (temperature-pressure-relief valve) at top of <b>hot water tank</b> to test operation; wear gloves, and use a bucket to catch water as it comes out. Be sure the valve returns to its original position. |

| ☐ Inspect <b>grading</b> around house to be sure water drains away from the house on all sides. Redistribute soil and add more topsoil as required to provide slope away from foundation.                            |
|--|
| ☐ Check inside and outside <b>foundation walls and piers</b> for termite tubes and damaged wood.   |
| ☐ Examine inside of <b>foundation walls</b> for dampness or water stain, which indicates seepage or a leak.  |
| ☐ Check <b>bricks or blocks</b> for cracked mortar or loose joints.  |
| ☐ Clean out any <b>debris or leaves</b> that have filled or blocked doorways, window wells, and storm drains.  |
| ☐ Check <b>painted surfaces</b> for paint failure, water damage, or mildew.  |
| ☐ Examine all <b>trim</b> for tightness of fit, damage and decay.  |
| ☐ Inspect condition of <b>caulking</b> where two different materials meet, where wood siding joins the foundation's wall, at inside corners and where window trim and door trim join the siding. Re-caulk as needed. |
| ☐ Check for broken or cracked <b>glass</b> and damaged <b>screens</b> or storm windows.  |
| ☐ Examine all <b>hardware</b> on windows and doors. Lubricate moving parts.  |
| ☐ Check <b>weather stripping</b> on windows and doors for damage and tightness of fit.   |
| ☐ Inspect <b>roof</b> for damaged or loose shingles or blisters.   |
| ☐ Examine <b>flashing</b> around chimneys, vent stalks, and roof edges.  |
| ☐ Check <b>vents and louvers</b> for free air movement. Clean screen.  |
| ☐ Check <b>antenna</b> guy wires and support straps.   |
| ☐ Look for <b>cracks</b> where ceilings and walls join.  |
| ☐ Inspect the condition of <b>wiring</b> in exposed areas such as the attic.   |
| ☐ Check faucets, hoses, bibs, commodes, and shutoff valves for <b>leaks</b> .  |
| FALL   |
| ☐ Cover room <b>air-conditioning unit</b> with insulated dust- and moisture-proofed cover, inside and out, or remove unit from wall and seal opening.  |
| ☐ Seal the <b>attic fan</b> opening with an airtight cover, and insulate.  |

- ☐ If you have a **humidifier** connected to your heating system:
  - 1. Drain and clean water pan.
  - 2. Work float arm back and forth to dislodge obstructions.
  - 3. Ream with a piece of wire or bent clothes hanger to clean water inlet of mineral buildup.
  - 4. Lubricate motor with a drop or two of 20-weight oil.
  - 5. Be sure there is water in the reserve tank.
- ☐ Check flame color on **gas furnace** (should be blue with little or no yellow).
- ☐ Remove cover on **thermostat** and dust components carefully with a soft brush. To clean oil film from metal contacts, slide a piece of white paper several times between two closed switch contacts.
- ☐ Check **fireplace damper** to be sure it operates properly. Clean iron grates.
- ☐ To clean a **wood-burning heater**:
  - 1. Scrape interior (especially nooks and crannies) with wire brush.
  - 2. Check for cracks and repair with stove cement if necessary.
  - 3. Clean exterior completely.
  - 4. If heater has a blower, vacuum the blower or replace any filters, and oil the motor.



| Ц | Inspect the outside of <b>chimney</b> for loose bricks or stones and deteriorating joints. Repair if necessary.   |
|---|---|
|   | Check <b>chimney</b> for worn flue liner or joints and for birds nests or other obstructions.   |
|   | Close shutoff valves to outside faucets and waterlines; drain.  |
|   | Remove debris from gutters and downspouts.  |
|   | Check <b>gutter and downspout</b> alignment to be sure rainwater collects properly and drains away from the house.  |
|   | Refill water softener (ionization type) with salts.   |
|   | Manually open safety valve at top of <b>hot water tank</b> to test operation; wear gloves and use a bucket to catch water as it comes out. Be sure the valve returns to its original position.  |
|   | Make sure waterlines and hose bibs are protected from freezing.   |
|   | Clean leaves and debris from around the outside condenser on <b>heating and cooling systems</b> .   |
|   | Check <b>weather stripping</b> on windows and doors for damage and tightness of fit.  |
|   | Check vents and louvers for free air movement. Clean screens.   |
|   | Inspect faucets, hose bibs, commodes, and shutoff valves for <b>leaks</b> .   |
| Έ | ARLY  |
|   | Clean <b>smoke alarms</b> by pulling cover steadily downward. Remove the power cell. Vacuum any accumulated dust from the sensing-chamber openings. Wash cover with soap and water, dry, and replace. Press test switch.  |
|   | <b>Electric water heater:</b> Be sure to cut off power to the heater at the fuse box or circuit breaker before you begin. Drain tank completely to flush out scale, rust, and sediment (attach garden hose from open drain cock to yard or open drain). Remove heating elements. Soak them in vinegar solution (one cup vinegar to each gallon of water) and scrape off mineral deposits. |
|   | Check sludge level in <b>septic tank</b> . When sludge reaches one third of the tank's depth, have a professional pump out the tank to clean it. (Frequency of service depends of the size of the tank and household use. Tanks for houses in which there is a garbage disposal need more frequent service).  |
|   | Lubricate <b>heater blower motor</b> and fan with a drop or two of 20-weight oil.   |

| ☐ Clean <b>gas space heaters</b> . Be sure lines are clear.   |
|---|
| ☐ Clean <b>electric space heater</b> . Be sure dust and dirt are not on heating coils.  |
| ☐ Clean entire unit of <b>room air conditioner</b> :  |
| 1. Clean dust and lint from condenser and evaporator.   |
| 2. Use soap and water to wipe dirt and grime from compressor, tubing, motor, and blade.   |
| 3. Clean leaves and debris from outside.  |
| 4. Straighten any bent metal fins.  |
| 5. Scrape off any rust, then re-prime and paint.  |
| ☐ Check <b>driveways and walks</b> for cracks, breaks, or erosion that may cause damage.  |
| ☐ Check <b>fences, gates and retaining walls</b> for condition of structure and material.   |
| ☐ Inspect <b>flashing</b> around chimneys, vent stalks and roof edges.  |
| ☐ Check all <b>joints</b> , ceramic tiles and laminated plastics.   |
| ☐ Check <b>caulking</b> around sinks, bathtubs and showers.   |
| EVERY THREE YEARS   |
| ☐ Inspect <b>floors</b> for wear and damage. Check particularly where one type of flooring material meets another, such as carpet joining wood or tile. |
| ☐ Gas furnace:  |
| 1. Call for professional service.   |
| 2. Check burners and heat-exchange areas for soot, debris, and corrosion. Clean where needed.   |
| 3. Check air intakes to be sure they are unobstructed.  |
| EVERY SIX YEARS   |
| ☐ Discard contents of <b>fire extinguishers</b> and have a professional refill the unit.  |
|   |

### TIPS TO SAVE YOU MONEY!

CHANGE FIVE

By replacing five incandescent light bulbs with ENERGY STAR\* qualified bulbs you can save at least \$60 per year.

LOOK FOR THE STAR

By looking for the ENERGY STAR\* when replacing appliances or electronics you will save energy and money.

REPLACE FURNACE FILTER

Replace the filter in your furnace monthly, and make sure the supply and return registers aren't obstructed.

- 4 USE AN ENERGY STAR QUALIFIED PROGRAMMABLE THERMOSTAT Automatically adjusting the temperature setting while you are asleep or away can save up to \$100 per year.
- WEATHERIZE YOUR HOME
  Seal and caulk leaky door, add insulation and install foam gaskets behind outlet covers.
- 6 STOP LETTING THE AIR ESCAPE
  Keep windows and doors closed to prevent loss of cooled or heated air.
- CLOSE THE DAMPER

  To prevent cold air from coming down the chimney and into the house, close the fireplace damper when not in use.
- CONSERVE HOT WATER

  Water-conserving showerheads and faucet aerators can cut hot water use in half.

  A family of four can save 12,000 gallons of water per year.
- MAINTAIN YOUR HEATING SYSTEM

  Have your furnace cleaned and checked regularly. Your equipment will use less energy when operating at its optimum performance level.
- TURN DOWN THE WATER HEATER

  Set your water heater temperature to 120°F. Each 10°F reduction can save up to five percent of your water heating costs.



# CLEAR YOUR HOME OF ASTHMA TRIGGERS

- About 17 million Americans have asthma.
- Asthma is the leading cause of long-term illness in children.
- During an asthma attack, the airways get narrow, making it difficult to breathe.
- Symptoms of asthma include wheezing, shortness of breath and coughing.
- Asthma may be triggered by allergens and irritants that are common in homes. Help your child breathe easier, consult a doctor and reduce asthma triggers in your home.

## THE AIR THAT CHILDREN BREATHE CAN MAKE A DIFFERENCE

#### SECOND-HAND SMOKE

Asthma can be triggered by the smoke from the burning end of a cigarette, pipe or cigar as well as the smoke breathed out by a smoker.

Choose not to smoke in your home or car and do not allow others to do so either.

#### **DUST MITES**

Dust mites are too small to be seen but are found in every home. Dust mites live in mattresses, pillows, carpets, fabric-covered furniture, bedcovers, clothes and stuffed toys.

- Wash sheets and blankets once a week in hot water.
- Choose washable stuffed toys, wash them often in hot water and dry them thoroughly. Keep stuffed toys off beds.
- Cover mattresses and pillows in dust-proof (allergen impermeable) zippered covers.

#### **PETS**

Your pet's skin flakes, urine and saliva can be asthma triggers.

Consider keeping pets outdoors or even finding a new home for them if necessary.

- Keep pets out of the bedroom and other sleeping areas at all times, and keep the doors closed.
- Keep pets away from fabric-covered furniture, carpets and stuffed toys.

#### MOLDS

Molds grow in damp materials. The key to mold control is moisture control. If mold is a problem in your home, clean up the mold and get rid of excess water or moisture. Lowering the moisture also helps reduce other triggers, such as dust mites and cockroaches.

- Wash mold off hard surfaces and dry completely. Absorbent materials with mold, such as ceiling tiles and carpet, may need to be replaced.
- Fix leaky plumbing or other sources of water.
- Keep the drip pans in your air conditioner, refrigerator and dehumidifier clean and dry.
- Use exhaust fans or open windows in kitchens and bathrooms when showering, cooking or using the dishwasher.
- Vent clothes dryers to the outside.
- Maintain low indoor humidity, ideally between 30 to 50 percent relative humidity. Humidity levels can be measured by hygrometers which are available at local hardware stores.

#### **PESTS**

Droppings or body parts of pests such as cockroaches or rodents, can be asthma triggers.

- Do not leave food or garbage out.
- Store food in airtight containers.
- Clean all food crumbs or spilled liquids right away.
- Try using poison baits, boric acid (for cockroaches) or traps first before using pesticide sprays.

#### If sprays are used:

- Limit the spray to infested area.
- Carefully follow instructions on the label.
- Make sure there is plenty of fresh air when you spray, and keep the person with asthma out of the room.

#### **REMEMBER:**

Not all of the asthma triggers addressed here affect every person with asthma. Not all asthma triggers are listed here. See your doctor or health care provider for more information.

#### ALSO:

House dust may contain asthma triggers. Remove dust often with a damp cloth, and vacuum carpet and fabric-covered furniture to reduce dust build-up. Allergic people should leave the area being vacuumed. Using vacuums with high efficiency filters or central vacuums may be helpful.

When your local weather forecast announces an OZONE ACTION DAY, stay indoors as much as possible.

#### FOR MORE INFORMATION:

US Environmental Protection Agency www.epa.gov/iaq

EPA Indoor Air Quality (800) 438-4318

National Asthma Education and Prevention Program Guidelines for the Diagnosis and Management of Asthma, 1997 (301) 592-8573

Allergy and Asthma Network / Mothers of Asthmatics, Inc. (800) 878-4403

American Academy of Allergy, Asthma, and Immunology (800) 822-2762

American Lung Association (800) LUNG-USA

Asthma and Allergy Foundation of America (800) 7ASTHMA

#### **SAFETY**

#### **HOME SAFETY**

- ☐ Test smoke alarms monthly.
- ☐ Know two ways out of your home.
- ☐ Decide on a place for your family to meet after you're outside of the house.
- ☐ Keep guns unloaded and locked up.
- ☐ Always supervise children near water.
- ☐ Set water thermostat to 120°F or less.
- ☐ Install carbon monoxide detectors.
- ☐ Keep the National Poison Control Center hotline number by each phone: 1-800-222-1222.
- ☐ Keep all cleaning products, medicines and vitamins out of children's reach.
- ☐ Keep all knives and sharp utensils out of children's reach.

#### POISON SAFFTY

- ☐ Know which household products are poisonous.
- ☐ Keep poisonous products out of kids' reach.
- ☐ Keep the National Poison Control Center hotline number by each phone: 1-800-222-1222.
- ☐ Don't mix different cleaning products together.
- ☐ Keep products in the original containers. Read labels to learn if a product is poisonous and for first aid information.
- ☐ Never refer to medicine or vitamins as candy.
- ☐ Choose medicines and products that have child-resistant caps.
- ☐ Keep make up, hair spray, cologne and other personal products away from children.
- ☐ Install carbon monoxide detectors in the home.
- ☐ Throw away old medicines and cleaning products.

For more information on home and poison safety visit us at: www.safekids.org



#### MY CONTACTS

#### **EMERGENCY INFORMATION** NOTIFY\_\_\_\_\_\_RELATIONSHIP\_\_\_\_\_ \_\_\_\_\_ WORK PHONE\_\_\_\_\_ PHONF\_\_\_\_\_ MEDICAL INFORMATION \_\_\_\_\_\_ PHONE\_\_\_\_\_ PHYSICIAN\_\_\_\_\_ INSURANCE/HMO\_\_\_\_\_ \_\_\_\_\_ POLICY #\_\_\_\_ ALLERGIES \_\_\_\_\_\_ BLOOD GROUP \_\_\_\_\_ **OTHER** POLICE/FIRE NON-EMERGENCY\_\_\_\_\_ STATE POLICE\_\_\_\_\_ HOMEOWNERS INSURANCE \_\_\_\_\_ CONTACT \_\_\_\_\_ PHONE \_\_\_\_ MORTGAGE COMPANY \_\_\_\_\_\_ PHONE\_\_\_\_\_ CONTACT\_\_ REALTOR\_\_\_ UTILITIES/MAINTENANCE ELECTRIC COMPANY\_\_\_\_\_ GAS COMPANY\_\_\_\_\_ WATER COMPANY\_\_\_\_\_ CABLE COMPANY PLUMBER\_\_\_\_\_ FI FCTRICIAN WASTE REMOVAL \_\_

CONTRACTOR\_\_

LAWN/SNOW REMOVAL \_\_\_\_\_\_\_
LOCKSMITH

### NOTES



































#### CITY OF LANSING, DEVELOPMENT OFFICE

316 N. CAPITOL AVE., SUITE D-2 LANSING, MI 48933 P: (517) 483-4040 • F: (517) 483-6036