Welcome To Your New Home

We are pleased that you have chosen our property as your new home. Please take the time to review the following Welcome Package. The following pages contain handy hints & helpful information including addresses and phone numbers for your utility companies. Please take the time to review the following frequently asked questions.

How do I handle repairs that may be needed?

First, you must notify us of any repairs no matter how minor they seem. The responsibility of the repair will be determined by the terms of your Lease. In the event that the Landlord is responsible for the needed repair, please be aware that all repairs will be prioritized & emergencies will be handled first. Make sure that all repairs are reported in a timely manner. Remember that an ignored repair may become a large project, therefore subjecting you to a large expense. Any repair which goes unreported, thereby causing further damage to the Leased Premises or that of a neighboring tenant, may be construed as a nuisance and will be handled as such. This type of neglect will incur further charges to your account and may change the liability of the repair and subsequent repairs. We must have access to the Leased Premises to perform any repairs or maintenance. Please contact the Service Department for any questions regarding submitting a service request @ 313.846.8537 Ext 1.

What if my rent is late?

Your rent is due & expected on the due date specified in your Lease. Payment not received on time may be subject to late fees & other charges. It is important that rent payments are paid on time. Remember that chronic late payments may result in legal measures that may lead to your eviction. If you have any questions regarding rental policy or anything regarding your rental account, please contact the Payments Department @ 313.846.8537 Ext 4.

What do I do if I lose my key?

It is important that you take care of your entrance keys. Occasionally, you may find yourself locked out of your home or in need of a replacement key. If this occurs, there will be a **$40** charge to your rental account.

Why do I need Renter's Insurance?

Under most circumstances, the Landlord is not responsible for your personal property. It is important to have Renter's Insurance to cover your belongings in the event of an unforeseen disaster. This type of insurance is inexpensive and well worth it.

What if I am having a problem or concern with a neighbor?

It is important to try to get along with your neighbors. If you have a problem or concern with a neighbor, it is usually best to try to resolve the problem amongst yourselves. Refrain from using foul language or engaging in verbal arguments. Of course, if you are unable to resolve the problem, feel free to contact the office or the local authorities.

Can I make changes or improvements to the Leased Premises, such as painting or landscaping?

We often welcome your improvements to your residence and yard. We ask kindly that you check with us prior to making any changes. Changes or improvements to your home must be documented & most will receive verbal approval, however, some changes or alterations to the property will require written consent.

It is important to read your Lease thoroughly and ask questions about anything you do not understand. Below are some additional important guidelines to follow.

- It is important to keep the leased premises in a clean, sanitary & safe condition
- Please make sure that trash is disposed of properly, in the proper container to avoid any pest control problems
- Make sure to check the batteries in the smoke detectors periodically, to ensure the safety of your family
- Candles are not recommended, therefore, please be careful not to leave a lit candle unattended
- Do not give or loan your entrance key or code to anyone not listed on the Lease
- Be considerate of your neighbors

We want you to be happy in your home & welcome any suggestions. Please feel free to contact us with any questions or concerns regarding your new home.

We really appreciate having you as a new tenant and hope that your will enjoy your new home.

RPM Solutions, LLC
4905 Schaefer Rd., Dearborn, MI 48126
Phone: 313-846-8537 Fax: 313-846-9855 Website: www.detroithomes4less.com

Renaissance Property Management Solutions, LLC

TENANT CONTACT INFORMATION

Tenant # 1 _____
First Name Middle Initial Last Name

Cell# ( ) _____ - _____ Home# ( ) _____ - _____ Work# ( ) _____ - _____

Email (1) _____ Email (2) _____

Emergency Contact: _____ Relationship: _____

Tenant # 2 _____
First Name Middle Initial Last Name

Cell# ( ) _____ - _____ Home# ( ) _____ - _____ Work# ( ) _____ - _____

Email (1) _____ Email (2) _____

Emergency Contact: _____ Relationship: _____

TENANT LEASE CHECKLIST

- SIGNED LEASE Move-in Date / Date Inspection Passed _____/_____/_____
- SIGNED CONDO FORM *(if applicable)*
- SIGNED PET ADDENDUM *(if applicable)*
- SIGNED LEAD BASED PAINT DISCLOSURE *(in welcome packet)*
- COPY OF DRIVER'S LICENSE OR STATE ID
- COPY OF SOCIAL SECURITY CARD
- PAID SECURITY DEPOSIT _____/_____/_____
- PAID 1ST MONTHS RENT _____/_____/_____
- PAID PET DEPOSIT _____/_____/_____
- DTE CONFIRMATION # FOR GAS and/or ELECTRIC *Confirmation #* _____
- SIGNED WATER AFFIDAVIT (If applicable-Detroit Homes Only)
  - Water Meter# _____ Current Water Acct# _____ Meter Read:_____
  - Meter: old / new
  - New Meter Install Appt Scheduled for:_____/_____/_____ Tenant Notified: yes / no
- SIGNED TENANT ACKNOWLEDGEMENT OF INFORMATION FORM *(in welcome packet)*
- TENANT RECEIVED WELCOME PACKET

ADDENDUM / AGREEMENT

This is an Addendum / Agreement to and becomes part of Lease Agreement dated: _____ / _____ / _____

regarding the property located at: _____

Date of Occupancy: _____ / _____ / _____ thru _____ / _____ / _____

Utility Confirmation:

- DTE# _____ Consumers Energy# _____

Monies Due:

Security Deposit = $ _____

1st Months Rent= $ _____

Pet Deposit= $ _____

Appliances included with the Property:

Yes	No	Stove
Yes	No	Refrigerator
Yes	No	Microwave
Yes	No	Dishwasher
Yes	No	Washer
Yes	No	Dryer
Yes	No	Other

Utilities included in the Lease Agreement:

Yes	No	Water & Sewer
Yes	No	Gas
Yes	No	Electric
Yes	No	Lawn Maintenance
Yes	No	Snow Removal
Yes	No	Alarm Services
Yes	No	Other

TENANT RESPONSIBILITY TO THE PROPERTY

The tenant will have the following responsibilities for the property:

- General maintenance & cleaning of the home/property
- Maintaining the smoke detectors
- Maintaining & replacing furnace filters as necessary
- Exterior maintenance including, but not limited to:
    1. Cutting the grass
    2. Maintaining the yard
    3. Keeping the sidewalks & driveway clear of debris, ice and/or snow

Date: _____ Tenant#1: _____

Date: _____ Tenant #2: _____

Date: _____ Property Manager: _____

ADDENDUM / AGREEMENT

This is an Addendum / Agreement to and becomes part of Lease Agreement dated: _____ / _____ / _____

regarding the property located at: _____

Date of Occupancy: _____ / _____ / _____ thru _____ / _____ / _____

Utility Confirmation:

- DTE# _____ Consumers Energy# _____

Additional Agreement / Addendum:

_____ (tenant) receives Section 8 Housing Assistance thru

_____. The Section 8 portion of rent is $ _____ & the tenant portion of rent

is $_____ subject to change dependent upon Section 8 allocation.

Appliances included with the Property:

Yes	No	Stove
Yes	No	Refrigerator
Yes	No	Microwave
Yes	No	Dishwasher
Yes	No	Washer
Yes	No	Dryer
Yes	No	Other

Utilities included in the Lease Agreement:

Yes	No	Water & Sewer
Yes	No	Gas
Yes	No	Electric
Yes	No	Lawn Maintenance
Yes	No	Snow Removal
Yes	No	Alarm Services
Yes	No	Other

TENANT RESPONSIBILITY TO THE PROPERTY

The tenant will have the following responsibilities for the property:

- General maintenance & cleaning of the home/property
- Maintaining the smoke detectors
- Maintaining & replacing furnace filters as necessary.
- Exterior maintenance including, but not limited to:
    1. Cutting the grass
    2. Maintaining the yard
    3. Keeping the sidewalks & driveway clear of debris, ice and/or snow

Date: _____ Tenant#1: _____

Date: _____ Tenant #2: _____

Date: _____ Property Manager: _____

PET POLICY / AGREEMENT

(Addendum to Rental Agreement)

This agreement is attached to and forms a part of the rental agreement date _____ / _____ / _____ between RPM Solutions LLC,

Landlord and Tenants for the property located at: _____

Tenants desire to keep a pet (s) described as:

Breed _____ Sex: _____ Weight _____ Age _____ Spayed/Neutered _____

In the dwelling they occupy under the rental agreement referred to above, and because this agreement specifically prohibits keeping pets without the Landlord's written permission, Tenant (s) agree to the following terms and conditions in exchange for this permission:

1. Tenant(s) agrees to provide Landlord with copy of Renter's Insurance which must include a liability clause to cover any incident with their pet.
2. Tenant(s) agrees to keep their pets under control at all times.
3. Tenant(s) agrees to keep their pets restrained, not tethered, when it is outside their dwelling.
4. Tenant(s) agrees not to leave their pet(s) unattended for any unreasonable periods.
5. Tenant(s) agrees to provide a cage large enough to comfortably accommodate the pet during periods of tenant's absence.
6. Tenant(s) agrees to dispose of their pet's droppings immediately by sealing them in a zip lock bag and disposing of them in a proper container.
7. Tenant(s) agrees not to leave food, water, animals or pets of any kind outside of their dwelling.
8. Tenant(s) agrees to keep their pet from causing any annoyance or discomfort to others and will remedy immediately any complaints made through the Landlord.
9. Tenant (s) agree to pay immediately for any damage, loss or expense caused by their pet, and in addition, they will add $ _____ as a pet deposit, any of which may be used for cleaning and/or repairing damage during the tenancy or when the tenants vacate. This added deposit or what remains of it when damages have been assessed, will be returned to the tenant(s) within thirty (30) days after they prove they no longer keep this pet.
10. Tenant(s) agree that the Landlord reserves the right to revoke permission to keep the pet should the Tenant(s) break this agreement.
11. Tenant(s) must provide written proof of up-to-date vaccinations and must have a valid license if applicable.
12. Tenant(s) agrees to follow all local ordinances regarding pets, i.e. leash laws, noise ordinances, etc.
13. If Tenant(s) does not follow the Rental Agreement and its' addendums & is evicted for lack of compliance, then any monies lost due to this vacancy are owed to the Landlord by the Tenant(s).

I have read the above Pet Policy/Agreement and understand the limitations imposed.

Date: _____ Tenant # 1_____

Date: _____ Tenant #2 _____

Date: _____ Property Manager: _____

CONDITION OF RENTAL PROPERTY CHECKLIST

INSTRUCTIONS

Dear Tenant:

Please fill out the enclosed Move-In Checklist for the property you are currently renting and return one (1) completed copy to the Management Company within seven (7) days to retain in your file until you move out of the property.

This checklist is used to note the condition of the property at time of move-in for the purposes of returning your security deposit to you upon your move-out. This is not a maintenance request form! If you do have a maintenance concern, you must submit your request in writing by one of the following methods:

- Email your written request to: service@rpmsgroup.com
- Visit the office to complete a Maintenance Request Form
- Visit our website to submit your request at: www.detroithomes4less.com
- Fax your written request to: 313.846.9855 ATTN: Service Dept

Thank you for your cooperation!

RPM Solutions, LLC

Condition Of Rental Property Checklist

Instructions: Tenant(s) complete(s) this checklist within seven (7) days of moving in and tenant(s) and landlord or manager review property and completed checklist together and mutually agree on the condition of the property upon move-in by signing this form. Each party keeps a copy of signed checklist. Tenant(s) and landlord or manager uses the move-in checklist during the pre-move out inspection and again when determining if any of the tenant's deposit will be retained for cleaning or repairs. **BE SPECIFIC and DETAILED when filling out the checklist. Please answer "N/A" if any of the areas below do not apply to the home, and put a √ if the item is "ok."**

_____ Property Address

_____ Tenant Name

_____/_____/_____ Move-In Date

_____/_____/_____ Move-out Date

_____ Owner

Water Reading:_____ Meter# _____ # of Keys Rec'd _____

ITEM		CONDITION ON ARRIVAL	CONDITION ON DEPARTURE
LIVING ROOM	**OK**	**If not "OK", please describe problem**	**If not "OK", please describe problem**
Floor & Floor Coverings			
Walls & Ceiling			
Doors, Locks, Hardware			
Lighting Fixtures			
Windows & Screens			
Smoke Detector			
Other			
KITCHEN	**OK**	**If not "OK", please describe problem**	**If not "OK", please describe problem**
Floor & Floor Coverings			
Walls & Ceiling			
Doors, Locks, Hardware			
Windows & Screens			
Light Fixtures			
Cabinets			
Counters			
Stove/Oven/Range Hood			
Refrigerator			
Dishwasher			
Sinks & Plumbing			
Garbage Disposal			
Smoke Detector			
Other			

ITEM		CONDITION ON ARRIVAL	CONDITION ON DEPARTURE
DINING ROOM	**OK**	**If not "OK", please describe problem**	**If not "OK", please describe problem**
Floor & Floor Coverings			
Walls & Ceiling			
Light Fixtures			
Windows & Screens			
Other			
BATHROOM #1	**OK**	**If not "OK", please describe problem**	**If not "OK", please describe problem**
Floor & Floor Coverings			
Walls & Ceiling			
Counters & Surfaces			
Windows & Screens			
Sink & Plumbing			
Bathtub / Shower			
Toilet			
Light Fixtures			
Doors, Locks, Hardware			
Other			
BATHROOM #2	**OK**	**If not "OK", please describe problem**	**If not "OK", please describe problem**
Floor & Floor Coverings			
Walls & Ceiling			
Windows & Screens			
Sink & Plumbing			
Bathtub / Shower			
Toilet			
Light Fixtures			
Doors, Locks, Hardware			
Other			

ITEM	CONDITION ON ARRIVAL		CONDITION ON DEPARTURE
BEDROOM #1	**OK**	**If not "OK", please describe problem**	**If not "OK", please describe problem**
Floor & Floor Coverings			
Walls & Ceiling			
Windows & Screens			
Closets, including doors & tracks			
Lighting Fixtures			
Smoke Detector			
Doors, Locks, Hardware			
Other			
BEDROOM #2	**OK**	**If not "OK", please describe problem**	**If not "OK", please describe problem**
Floor & Floor Coverings			
Walls & Ceiling			
Windows & Screens			
Closets, including doors & tracks			
Lighting Fixtures			
Smoke Detector			
Doors, Locks, Hardware			
Other			
BEDROOM #3	**OK**	**If not "OK", please describe problem**	**If not "OK", please describe problem**
Floor & Floor Coverings			
Walls & Ceiling			
Windows & Screens			
Closets, including doors & tracks			
Lighting Fixtures			
Smoke Detector			
Door, Locks & Hardware			
Other			

ITEM		CONDITION ON ARRIVAL	CONDITION ON DEPARTURE
BEDROOM #4	OK	If not "OK", please describe problem	If not "OK", please describe problem
Floor & Floor Coverings			
Walls & Ceiling			
Windows & Screens			
Closets, including doors & tracks			
Lighting Fixtures			
Smoke Detector			
Doors, Locks & Hardware			
Other			
OTHER AREAS	OK	If not "OK", please describe problem	If not "OK", please describe problem
Heating System			
Air Conditioning			
Stairs			
Hallways			
Lawns & Gardens			
Patio, Terrace, Deck, etc...			
Parking Areas			
Other			

Tenants agree to test all smoke detectors at least once a month and to report any problems to Landlord/Manager in writing. Tenant agrees to replace all smoke detector batteries as necessary.

Amount of Security Deposit $ _____

Date Security Deposit Paid _____ / _____ /_____

_____

Owner/Agent Signature

_____

Tenant Signature

_____ / _____ /_____ Date Checklist Received (move in)

_____ / _____ /_____ Date Checklist Received (move out)

_____ / _____ /_____ Date Checklist Received (move in)

_____ / _____ /_____ Date Checklist Received (move out)

Condition Of Rental Property Checklist

Instructions: Tenant(s) complete(s) this checklist within seven (7) days of moving in and tenant(s) and landlord or manager review property and completed checklist together and mutually agree on the condition of the property upon move-in by signing this form. Each party keeps a copy of signed checklist. Tenant(s) and landlord or manager uses the move-in checklist during the pre-move out inspection and again when determining if any of the tenant's deposit will be retained for cleaning or repairs. **BE SPECIFIC and DETAILED when filling out the checklist. Please answer "N/A" if any of the areas below do not apply to the home, and put a √ if the item is "ok."**

_____ _____ _____/_____/_____ _____/_____/_____

Property Address | Tenant Name | Move-In Date | Move-out Date

_____ Water Reading:_____ Meter# _____ # of Keys Rec'd _____

Owner

ITEM		CONDITION ON ARRIVAL	CONDITION ON DEPARTURE
LIVING ROOM	**OK**	**If not "OK", please describe problem**	**If not "OK", please describe problem**
Floor & Floor Coverings			
Walls & Ceiling			
Doors, Locks, Hardware			
Lighting Fixtures			
Windows & Screens			
Smoke Detector			
Other			
KITCHEN	**OK**	**If not "OK", please describe problem**	**If not "OK", please describe problem**
Floor & Floor Coverings			
Walls & Ceiling			
Doors, Locks, Hardware			
Windows & Screens			
Light Fixtures			
Cabinets			
Counters			
Stove/Oven/Range Hood			
Refrigerator			
Dishwasher			
Sinks & Plumbing			
Garbage Disposal			
Smoke Detector			
Other			

ITEM	CONDITION ON ARRIVAL		CONDITION ON DEPARTURE
DINING ROOM	**OK**	**If not "OK", please describe problem**	**If not "OK", please describe problem**
Floor & Floor Coverings			
Walls & Ceiling			
Light Fixtures			
Windows & Screens			
Other			
BATHROOM #1	**OK**	**If not "OK", please describe problem**	**If not "OK", please describe problem**
Floor & Floor Coverings			
Walls & Ceiling			
Counters & Surfaces			
Windows & Screens			
Sink & Plumbing			
Bathtub / Shower			
Toilet			
Light Fixtures			
Doors, Locks, Hardware			
Other			
BATHROOM #2	**OK**	**If not "OK", please describe problem**	**If not "OK", please describe problem**
Floor & Floor Coverings			
Walls & Ceiling			
Windows & Screens			
Sink & Plumbing			
Bathtub / Shower			
Toilet			
Light Fixtures			
Doors, Locks, Hardware			
Other			

ITEM	CONDITION ON ARRIVAL		CONDITION ON DEPARTURE
BEDROOM #1	**OK**	**If not "OK", please describe problem**	**If not "OK", please describe problem**
Floor & Floor Coverings			
Walls & Ceiling			
Windows & Screens			
Closets, including doors & tracks			
Lighting Fixtures			
Smoke Detector			
Doors, Locks, Hardware			
Other			
BEDROOM #2	**OK**	**If not "OK", please describe problem**	**If not "OK", please describe problem**
Floor & Floor Coverings			
Walls & Ceiling			
Windows & Screens			
Closets, including doors & tracks			
Lighting Fixtures			
Smoke Detector			
Doors, Locks, Hardware			
Other			
BEDROOM #3	**OK**	**If not "OK", please describe problem**	**If not "OK", please describe problem**
Floor & Floor Coverings			
Walls & Ceiling			
Windows & Screens			
Closets, including doors & tracks			
Lighting Fixtures			
Smoke Detector			
Door, Locks & Hardware			
Other			

ITEM		CONDITION ON ARRIVAL	CONDITION ON DEPARTURE
BEDROOM #4	**OK**	**If not "OK", please describe problem**	**If not "OK", please describe problem**
Floor & Floor Coverings			
Walls & Ceiling			
Windows & Screens			
Closets, including doors & tracks			
Lighting Fixtures			
Smoke Detector			
Doors, Locks & Hardware			
Other			
OTHER AREAS	**OK**	**If not "OK", please describe problem**	**If not "OK", please describe problem**
Heating System			
Air Conditioning			
Stairs			
Hallways			
Lawns & Gardens			
Patio, Terrace, Deck, etc...			
Parking Areas			
Other			

Tenants agree to test all smoke detectors at least once a month and to report any problems to Landlord/Manager in writing. Tenant agrees to replace all smoke detector batteries as necessary.

Amount of Security Deposit $ _____

Date Security Deposit Paid _____ / _____ /_____

_____

Owner/Agent Signature

_____

Tenant Signature

_____ / _____ /_____ Date Checklist Received (move in)

_____ / _____ /_____ Date Checklist Received (move out)

_____ / _____ /_____ Date Checklist Received (move in)

_____ / _____ /_____ Date Checklist Received (move out)

Tenant Move Out Confirmation Sheet

Please Mail, Fax, Email or Hand Deliver this form to:

RPM Solutions, LLC
Attn: Rental Department
4905 Schaefer Rd
Dearborn, MI 48126
Phone# 313.846.8537 Ext 3
Fax# 313.846.9855
Email: rentals@rpmsgroup.com

Tenant Name: _____ Move-out Date: _____/_____/_____
Last Day of Month

Current Address: _____ # of Bedrooms _____

Ph# _____ - _____ - _____ Email Address: _____

Forwarding Address: _____

Reason for Vacating: _____

Basic damage charges & move-out instructions understood by tenant:

Item	Charge
Furniture Removal	$150-800
Un-cleaned Kitchen Appliances	$50 per appliance
Air Conditioner Removal	$50 per unit
Un-cleaned Bathroom	$75
Colored Walls	$250/up per room
Damaged Cabinets	$100 per cabinet
Trash Removal	$50-250
Broken or Missing Light Fixtures	$50-75 per fixture
Missing/Broken Smoke Alarms and/or Carbon Monoxide Detector	$25 per item
Closet Doors	$75 per door
Mattress Removal	$75 per item
Final set of keys not surrendered on vacancy date	**up to 3 times your daily rent
No 30 day access for re-renting purposes	**up to 1 month's security

_____ _____/_____/_____
Tenant Signature *Date*

Renaissance Property Management Solutions, LLC

4905 Schaefer Rd, Dearborn, MI 48126

Ph# 313.846.8537 Fax# 313.846.9855

Receipt of Information Acknowledgement

_____

Property Address

- Two (2) Inventory Checklist Forms
- Signed copy of the Lease Agreement

Tenant acknowledges receipt of two (2) inventory checklist forms & a signed copy of the Lease for the premises. If one (1) completed checklist is not returned to the Landlord within seven (7) days from this date, landlord will assume that no real or personal property on the premises is damaged or flawed in any respect.

- Disclosure of Information on Lead Based Paint and/or Lead Based Paint Hazards
- Tenant received _____ # of copies of the key _____# of garage door opener(s) for the property
- _____
- _____

Tenant acknowledges that an after hours maintenance emergency consists of the following issues and that if a call is placed into the emergency hotline that does not fall under the specified categories listed below, the tenant will be responsible for the associated repair costs:

- Flood, Fire or Tornado Damage
- Sanitary Situations (sewer is actively backing up)
- Furnace out during the winter (October – April)
- Loss of other utilities for reasons other than an unpaid bill by the tenant (no water, no electricity)
- Damage to the home that puts tenant and/or home at risk (tree fell on home, busted out window)
- Police called to home
- Lockout

Date: _____ Tenant #1 _____

Date: _____ Tenant #2 _____

Date: _____ Property Manager: _____

RPM Solutions, LLC

IMPORTANT TENANT CONTACT INFORMATION

Office# 313.846.8537 or 313.583.3866 **Fax#** 313.846.9855

Service Department

Phone# 313.846.8537 Extension 1 Email: service@rpmsgroup.com

Rental Department

Phone# 313.846.8537 Extension 3 Email: rentals@rpmsgroup.com

Payments/Rent Collections

Phone# 313.846.8537 Extension 4 Email: payments@rpmsgroup.com

Office Hours:

Monday - Friday 9:00am- 5:00pm / Nights & Weekends- **By appointment only!**

Make Rent Payments Payable to:

Utility Contact Information:

DTE Energy# 800.477.4747 Detroit Water & Sewer# 313.267.8000 Lincoln Park Water Dept# 313.386.9000

T.H.A.W.- The Heat & Warmth Fund (utility bill assistance) 800.866.8429

In the case of an EMERGENCY please call 911 or your local Police Dept

Maintenance Emergencies between 9am-5pm, please call - 313.846.8537 & press Option 1 for The Service Department.

AFTER HOURS (after 5pm & weekends) **EMERGENCY Maintenance Line**, please call 313.346.3270

Emergencies include:

- Fire, Flood or Tornado Damage
- Sanitary Situations (sewer is actively backing up)
- Loss of utilities (no heat, water or electricity)
- Damage to home that puts tenant or home at risk (tree fell on home/busted out window)
- Police call to home
- Lock out

The Importance of Renter's Insurance

One of the a lot of things that initial time renters do not realize, is the importance of getting renter's insurance. Several renter's wrongly assume that the landlord or property management company is responsible for their belongings in the event of a catastrophic event. Not accurate, only the actual property will be covered, not your furniture, electronics, clothes, or other individual items.

To defend your belonging's from these type of events, which includes theft, tenants should get renter's insurance. This type of insurance can safeguard you from all these things, in addition it can cover you for any liability if someone gets injured in your property.

Renter's insurance is very reasonable, usually much less than thirty dollars a months, for hundred thousand in liability. You can purchase extra coverage if you have higher value items. When finding a policy, it's essential to understand which kind of policy to get. There are two varieties of policies, Cash Value and Replacement Value. The initial kind Money Value will only cover the cost that your item is worth, similar to how vehicle insurance only covers the blue book value of your automobile. This type of policy is much less expensive, but could be considerably a lot more pricey to replace any items that you have lost. The second type, Replacement Cost, will cover the actual replacement cost of the item you have lost. It will give you the quantity that you would have to pay to go out and acquire the item right now.

Various insurance businesses have different rates for their insurance policies, some have higher deductibles, but smaller premiums. It is essential for you to shop around for the best policy that suits your requirements. Many businesses give discounts for bundling other insurances, like auto insurance, with your renter's policy.

Soon after you secure rental insurance, you require to go by way of your property, and make an inventory of all the items you have. Consist of every thing that you would require to replace in the event of a disaster. If you have receipts for the items, keep them in a safe place, it will aid if you require to dispute your claim down the road. If you can, it is also recommended to take pictures of your a lot more expensive items.

Renter's insurance is extremely critical for any renter to acquire. It's well worth the minimal expense, and can save you much heartache in the event of a disaster.

Here are just a few of the companies that offer renter's insurance:

AAA

State Farm Insurance — StateFarm

Allstate — You're in good hands.

Nationwide — On Your Side℠

Liberty Mutual

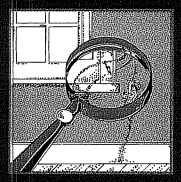
Amerisure Insurance — The Advantage of Partnership

PROGRESSIVE — INDEPENDENT AGENT / PROGRESSIVE.COM

Farmers Insurance Group — Symbol of Superior Service

FARMERS

Whims Insurance Agency, Inc. — commercial / personal - since 1917



Protect Your Family From Lead In Your Home

EPA United States Environmental Protection Agency

United States Consumer Product Safety Commission

United States Department of Housing and Urban Development

IMPORTANT!

Lead From Paint, Dust, and Soil Can Be Dangerous If Not Managed Properly

FACT: Lead exposure can harm young children and babies even before they are born.

FACT: Even children who seem healthy can have high levels of lead in their bodies.

FACT: People can get lead in their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.

FACT: People have many options for reducing lead hazards. In most cases, lead-based paint that is in good condition is not a hazard.

FACT: Removing lead-based paint improperly can increase the danger to your family.

If you think your home might have lead hazards, read this pamphlet to learn some simple steps to protect your family.

Simple Steps To Protect Your Family from Lead Hazards

If you think your home has high levels of lead:

- Get your young children tested for lead, even if they seem healthy.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children eat healthy, low-fat foods.
- Get your home checked for lead hazards.
- Regularly clean floors, window sills, and other surfaces.
- Wipe soil off shoes before entering house.
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Take precautions to avoid exposure to lead dust when remodeling or renovating (call 1-800-424-LEAD for guidelines).
- Don't use a belt-sander, propane torch, high temperature heat gun, scraper, or sandpaper on painted surfaces that may contain lead.
- Don't try to remove lead-based paint yourself.

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Printed with vegetable oil based inks on recycled paper (minimum 50% postconsumer) process chlorine free.

Are You Planning To Buy, Rent, or Renovate a Home Built Before 1978?

Many houses and apartments built before 1978 have paint that contains high levels of lead (called lead-based paint). Lead from paint, chips, and dust can pose serious health hazards if not taken care of properly.

OWNERS, BUYERS, and RENTERS are encouraged to check for lead (see page 6) before renting, buying or renovating pre-1978 housing.

Federal law requires that individuals receive certain information before renting, buying, or renovating pre-1978 housing:

LANDLORDS have to disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a disclosure about lead-based paint.

SELLERS have to disclose known information on lead-based paint and lead-based paint hazards before selling a house. Sales contracts must include a disclosure about lead-based paint. Buyers have up to 10 days to check for lead.

RENOVATORS disturbing more than 2 square feet of painted surfaces have to give you this pamphlet before starting work.

Lead's Effects

It is important to know that even exposure to low levels of lead can severely harm children.

In children, lead can cause:

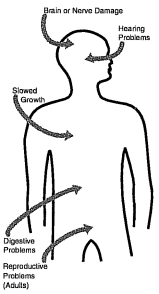
- Nervous system and kidney damage.
- Learning disabilities, attention deficit disorder, and decreased intelligence.
- Speech, language, and behavior problems.
- Poor muscle coordination.
- Decreased muscle and bone growth.
- Hearing damage.

While low-lead exposure is most common, exposure to high levels of lead can have devastating effects on children, including seizures, unconsciousness, and, in some cases, death.

Although children are especially susceptible to lead exposure, lead can be dangerous for adults too.

In adults, lead can cause:

- Increased chance of illness during pregnancy.
- Harm to a fetus, including brain damage or death.
- Fertility problems (in men and women).
- High blood pressure.
- Digestive problems.
- Nerve disorders.
- Memory and concentration problems.
- Muscle and joint pain.



Lead affects the body in many ways.

Lead Gets in the Body in Many Ways

Childhood lead poisoning remains a major environmental health problem in the U.S.

Even children who appear healthy can have dangerous levels of lead in their bodies.

People can get lead in their body if they:

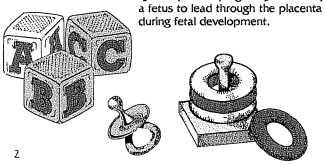
- Breathe in lead dust (especially during renovations that disturb painted surfaces).
- Put their hands or other objects covered with lead dust in their mouths.
- Eat paint chips or soil that contains lead.

Lead is even more dangerous to children under the age of 6:

- At this age children's brains and nervous systems are more sensitive to the damaging effects of lead.
- Children's growing bodies absorb more lead.
- Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.

Lead is also dangerous to women of childbearing age:

- Women with a high lead level in their system prior to pregnancy would expose a fetus to lead through the placenta during feral development.



Identifying Lead Hazards

Lead-based paint is usually not a hazard if it is in good condition, and it is not on an impact or friction surface, like a window. It is defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter, or more than 0.5% by weight.

Deteriorating lead-based paint (peeling, chipping, chalking, cracking or damaged) is a hazard and needs immediate attention. It may also be a hazard when found on surfaces that children can chew or that get a lot of wear-and-tear, such as:

- Windows and window sills.
- Doors and door frames.
- Stairs, railings, banisters, and porches.

Lead from paint chips, which you can see, and lead dust, which you can't always see, can both be serious hazards.

Lead dust can form when lead-based paint is scraped, sanded, or heated. Dust also forms when painted surfaces bump or rub together. Lead chips and dust can get on surfaces and objects that people touch. Settled lead dust can re-enter the air when people vacuum, sweep, or walk through it. The following two federal standards have been set for lead hazards in dust:

- 40 micrograms per square foot ($\mu g/ft^2$) and higher for floors, including carpeted floors.
- 250 $\mu g/ft^2$ and higher for interior window sills.

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. The following two federal standards have been set for lead hazards in residential soil:

- 400 parts per million (ppm) and higher in play areas of bare soil.
- 1,200 ppm (average) and higher in bare soil in the remainder of the yard.

The only way to find out if paint, dust and soil lead hazards exist is to test for them. The next page describes the most common methods used.

Where Lead-Based Paint Is Found

In general, the older your home, the more likely it has lead-based paint.

Many homes built before 1978 have lead-based paint. The federal government banned lead-based paint from housing in 1978. Some states stopped its use even earlier. Lead can be found:

- In homes in the city, country, or suburbs.
- In apartments, single-family homes, and both private and public housing.
- Inside and outside of the house.
- In soil around a home. (Soil can pick up lead from exterior paint or other sources such as past use of leaded gas in cars.)

Checking Your Family for Lead

Get your children and home tested if you think your home has high levels of lead.

To reduce your child's exposure to lead, get your child checked, have your home tested (especially if your home has paint in poor condition and was built before 1978), and fix any hazards you may have. Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

Consult your doctor for advice on testing your children. A simple blood test can detect high levels of lead. Blood tests are usually recommended for:

- Children at ages 1 and 2.
- Children or other family members who have been exposed to high levels of lead.
- Children who should be tested under your state or local health screening plan.

Your doctor can explain what the test results mean and if more testing will be needed.

What You Can Do Now To Protect Your Family

If you suspect that your house has lead hazards, you can take some immediate steps to reduce your family's risk:

- **If you rent, notify your landlord of peeling or chipping paint.**
- **Clean up paint chips immediately.**
- **Clean floors, window frames, window sills, and other surfaces weekly.** Use a mop or sponge with warm water and a general all-purpose cleaner or a cleaner made specifically for lead. REMEMBER: NEVER MIX AMMONIA AND BLEACH PRODUCTS TOGETHER SINCE THEY CAN FORM A DANGEROUS GAS.

- **Thoroughly rinse sponges and mop heads after cleaning dirty or dusty areas.**
- **Wash children's hands often, especially before they eat and before nap time and bed time.**
- **Keep play areas clean.** Wash bottles, pacifiers, toys, and stuffed animals regularly.
- **Keep children from chewing window sills or other painted surfaces.**
- **Clean or remove shoes before entering your home to avoid tracking in lead from soil.**
- **Make sure children eat nutritious, low-fat meals high in iron and calcium,** such as spinach and dairy products. Children with good diets absorb less lead.

Checking Your Home for Lead

Just knowing that a home has lead-based paint may not tell you if there is a hazard.

You can get your home tested for lead in several different ways:

- A paint **inspection** tells you whether your home has lead-based paint and where it is located. It won't tell you whether or not your home currently has lead hazards.
- A **risk assessment** tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards.
- A combination risk assessment and inspection tells you if your home has any lead hazards and if your home has any lead-based paint, and where the lead-based paint is located.

Hire a trained and certified testing professional who will use a range of reliable methods when testing your home.

- Visual inspection of paint condition and location.
- A portable x-ray fluorescence (XRF) machine.
- Lab tests of paint, dust, and soil samples.

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency (see bottom of page 11) for more information, or call **1-800-424-LEAD (5323)** for a list of contacts in your area.

Home test kits for lead are available, but may not always be accurate. Consumers should not rely on these kits before doing renovations or to assure safety.

Remodeling or Renovating a Home With Lead-Based Paint

Take precautions before your contractor or you begin remodeling or renovating anything that disturbs painted surfaces (such as scraping off paint or rearing out walls):

- **Have the area tested for lead-based paint.**
- **Do not use a belt-sander, propane torch, high temperature heat gun, dry scraper, or dry sandpaper** to remove lead-based paint. These actions create large amounts of lead dust and fumes. Lead dust can remain in your home long after the work is done.
- **Temporarily move your family** (especially children and pregnant women) out of the apartment or house until the work is done and the area is properly cleaned. If you can't move your family, at least completely seal off the work area.
- **Follow other safety measures to reduce lead hazards.** You can find out about other safety measures by calling 1-800-424-LEAD. Ask for the brochure "Reducing Lead Hazards When Remodeling Your Home." This brochure explains what to do before, during, and after renovations.

If not conducted properly, certain types of renovations can release lead from paint and dust into the air.

If you have already completed renovations or remodeling that could have released lead-based paint or dust, get your young children tested and follow the steps outlined on page 7 of this brochure.

Reducing Lead Hazards In The Home

Removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

Always use a professional who is trained to remove lead hazards safely.

In addition to day-to-day cleaning and good nutrition:

- You can **temporarily** reduce lead hazards by taking actions such as repairing damaged painted surfaces and planting grass to cover soil with high lead levels. These actions (called "interim controls") are not permanent solutions and will need ongoing attention.
- To **permanently** remove lead hazards, you should hire a certified lead "abatement" contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent removal.

Always hire a person with special training for correcting lead problems—someone who knows how to do this work safely and has the proper equipment to clean up thoroughly. Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

Once the work is completed, dust cleanup activities must be repeated until testing indicates that lead dust levels are below the following:

- 40 micrograms per square foot ($\mu g/ft^2$) for floors, including carpeted floors;
- 250 $\mu g/ft^2$ for interior windows sills; and
- 400 $\mu g/ft^2$ for window troughs.

Call your state or local agency (see bottom of page 11) for help in locating certified professionals in your area and to see if financial assistance is available.

Other Sources of Lead

While paint, dust, and soil are the most common sources of lead, other lead sources also exist.

- **Drinking water.** Your home might have plumbing with lead or lead solder. Call your local health department or water supplier to find out about testing your water. You cannot see, smell, or taste lead, and boiling your water will not get rid of lead. If you think your plumbing might have lead in it:
  - Use only cold water for drinking and cooking.
  - Run water for 15 to 30 seconds before drinking it, especially if you have not used your water for a few hours.
- **The job.** If you work with lead, you could bring it home on your hands or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- Old painted **toys** and **furniture.**
- Food and liquids stored in **lead crystal** or **lead-glazed pottery or porcelain.**
- **Lead smelters** or other industries that release lead into the air.
- **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture.
- **Folk remedies** that contain lead, such as "greta" and "azarcon" used to treat an upset stomach.

For More Information

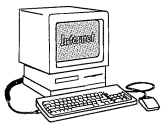
The National Lead Information Center

Call **1-800-424-LEAD (424-5323)** to learn how to protect children from lead poisoning and for other information on lead hazards. To access lead information via the web, visit **www.epa.gov/lead** and **www.hud.gov/offices/lead/.**

EPA's Safe Drinking Water Hotline

Call **1-800-426-4791** for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline



To request information on lead in consumer products, or to report an unsafe consumer product or a product-related injury call **1-800-638-2772**, or visit CPSC's Web site at: **www.cpsc.gov.**

Health and Environmental Agencies

Some cities, states, and tribes have their own rules for lead-based paint activities. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your local contacts on the Internet at **www.epa.gov/lead** or contact the National Lead Information Center at **1-800-424-LEAD.**

For the hearing impaired, call the Federal Information Relay Service at **1-800-877-8339** to access any of the phone numbers in this brochure.

EPA Regional Offices

Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

EPA Regional Offices

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)
Regional Lead Contact
U.S. EPA Region 1
Suite 1100 (CPT)
One Congress Street
Boston, MA 02114-2023
1 (888) 372-7341

Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands)
Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 209, Mail Stop 225
Edison, NJ 08837-3679
(732) 321-6671

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, Washington DC, West Virginia)
Regional Lead Contact
U.S. EPA Region 3 (3WC33)
1650 Arch Street
Philadelphia, PA 19103
(215) 814-5000

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)
Regional Lead Contact
U.S. EPA Region 4
61 Forsyth Street, SW
Atlanta, GA 30303
(404) 562-8998

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)
Regional Lead Contact
U.S. EPA Region 5 (DT-8J)
77 West Jackson Boulevard
Chicago, IL 60604-3666
(312) 886-6003

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas)
Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue, 12th Floor
Dallas, TX 75202-2733
(214) 665-7577

Region 7 (Iowa, Kansas, Missouri, Nebraska)
Regional Lead Contact
U.S. EPA Region 7
(ARTD-RALI)
901 N. 5th Street
Kansas City, KS 66101
(913) 551-7020

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)
Regional Lead Contact
U.S. EPA Region 8
999 18th Street, Suite 500
Denver, CO 80202-2466
(303) 312-6021

Region 9 (Arizona, California, Hawaii, Nevada)
Regional Lead Contact
U.S. Region 9
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-4164

Region 10 (Alaska, Idaho, Oregon, Washington)
Regional Lead Contact
U.S. EPA Region 10
Toxics Section WCM-128
1200 Sixth Avenue
Seattle, WA 98101-1128
(206) 553-1985

CPSC Regional Offices

Your Regional CPSC Office can provide further information regarding regulations and consumer product safety.

Eastern Regional Center
Consumer Product Safety Commission
201 Varick Street, Room 903
New York, NY 10014
(212) 620-4120

Western Regional Center
Consumer Product Safety Commission
1301 Clay Street, Suite 610-N
Oakland, CA 94612
(510) 637-4050

Central Regional Center
Consumer Product Safety Commission
230 South Dearborn Street, Room 2944
Chicago, IL 60604
(312) 353-8260

HUD Lead Office

Please contact HUD's Office of Healthy Homes and Lead Hazard Control for information on lead regulations, outreach efforts, and lead hazard control and research grant programs.

U.S. Department of Housing and Urban Development
Office of Healthy Homes and Lead Hazard Control
451 Seventh Street, SW, P-3206
Washington, DC 20410
(202) 755-1785

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U.S. EPA Washington DC 20460
U.S. CPSC Washington DC 20207
U.S. HUD Washington DC 20410

EPA747-K-99-001
June 2003

HOW TO OPERATE YOUR HOME Mr. Fix-It. Home Tips

IN CASE OF EMERGENCY:

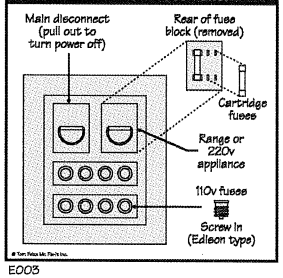
Things everyone in the household should know

It's a great idea for every homeowner to set up an emergency plan and create a list of things everybody in the household should know. Your safety plan could involve maintaining a list of emergency shut-offs, information sources, and basic tools. You may need to find an expert to help locate, repair or maintain some of these valves and switches. Locating and tagging them would be a helpful exercise for any homeowner. I suggest you put a tag on each item and take a tour with all family members explaining what these items do and how to operate the controls. In addition, develop a list of emergency numbers and an escape plan. Here is a checklist to help get you started:

▪Main electrical disconnect. This will be located at the main fuse box or breaker panel. Usually there is one main switch or fuse block, but on older systems there can be multiple disconnects. (See Drawing E002, E003)

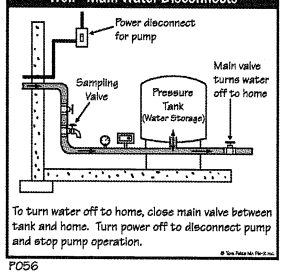
▪Water main valve. This valve turns off all the water to your home. If the valve looks old, worn or rusty, have a plumber check it for proper operation. If you use a municipal water supply, the valve will be located in the basement on the "street side" of your home near the water meter. If your house has its own well, the valve will be near the pressure tank. In this case, to disable the system, you must turn off the valve and the electrical switch for the well pump. (See Drawings P005, P056)

Electrical Main Fuse Panel



E003

Well - Main Water Disconnects



P056

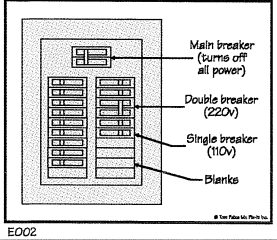
▪Hot water shut-off. This valve is located on the cold-water inlet at the top of the water heater. It turns off the hot water supply to your home by closing the cold supply to the water heater. (See Drawing W012)

▪Natural gas main. This will be located near the meter, either outside or inside your home. Many of these valves require a wrench to operate; a quarter-turn moves the valve from on to off. When the handle is parallel to the pipe, the valve is open. (See Drawing P002)

▪Local gas valves. These should be located at each gas appliance; they, too, close with a quarter-turn. (See Drawing P001)

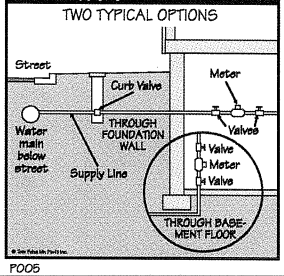
▪Furnace and air conditioning main switch. This is usually mounted on the furnace. In a modern system, it will look like a light switch. It turns off the central heating and cooling system. (See Drawing H008)

Electrical Main Circuit Breaker Panel



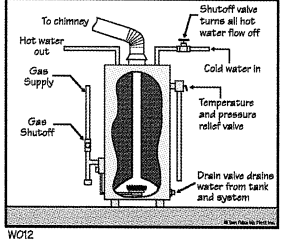
E002

Water Supply System in a Cold Climate



P005

Water Heater Valves / Disconnects



W012

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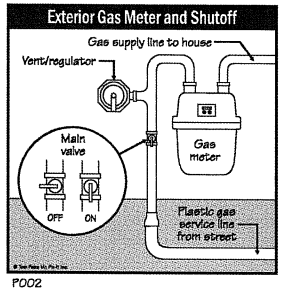
Exterior Gas Meter and Shutoff



P002

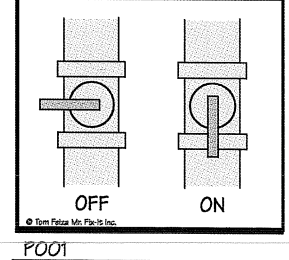
▪Air conditioning disconnect. This 240 Volt switch will be located next to the exterior part of the air conditioning system. (see Drawing A004)

▪Emergency phone numbers. Keep a list of how to reach the fire department, ambulance/rescue, police, Mom, Dad, relatives, workplace(s), and others appropriate to your household.

▪Fire extinguishers. Place fire extinguishers in your kitchen, garage and basement. Make sure everyone knows how to use them.

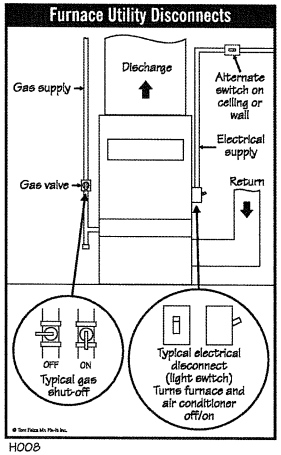
▪Emergency release for garage door. The automatic garage door opener has an emergency release so you can open the door when there is a power failure. Show everyone how it operates. Do this with the door down, because a poorly balanced door may crash to the ground. The release is located where the door attaches to the opener track. Pull the handle to release it—remember, do this with the door down—and then lift the door. (See Drawing M015)

Gas Shutoff Valve



P001

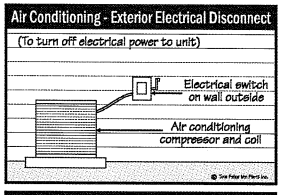
Furnace Utility Disconnects



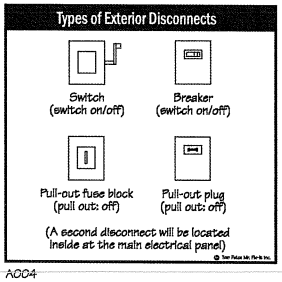
H008

▪Emergency release for garage door—with a key (when there is no service door to the garage). In this situation, to release the garage door opener when the power is out, you must open a special lock and remove a cable. You'll find a circular lock near the top center of the garage door. Open this lock and pull the attached cable out through the opening. Doing this will release the opener from the garage door so you can open the door manually. Always remember that the door should be down before you test the release. (See Drawing M018)

Air Conditioning - Exterior Electrical Disconnect

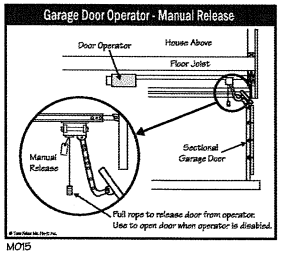


Types of Exterior Disconnects



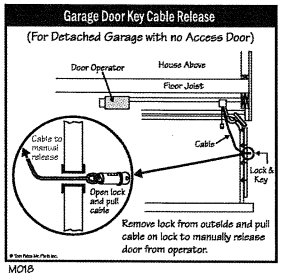
A004

Garage Door Operator - Manual Release



M015

Garage Door Key Cable Release
(For Detached Garage with no Access Door)



M018

Written by Tom Feiza – Mr. Fix-It.
See Tom's book How To Operate Your Home (ISBN 0-9674759-3-7), for great information on "operating" a home. The book is available at www.amazon.com or through Tom at: www.howtooperateyourhome.com or www.htoyh.com, 262-786-7878.

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Mr. Fix-It™ HOME TIPS

Tom Feiza's Tips For Operating Your Home

TOP ENERGY-SAVING AND COMFORT TIPS

Homeowners sometimes find it hard to get excited about simply saving energy, but if you can combine energy conservation with comfort improvements, everyone is happy.

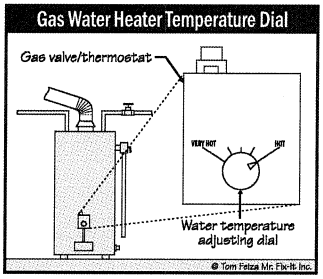
1. Insulate the Attic Trap Door

Insulating and weather stripping the trap door to the attic is one of the best energy-saving measures you can take. It costs little and will eliminate a large heat loss as well as potential attic moisture problems.

2. Lower the Water Heater Temperature

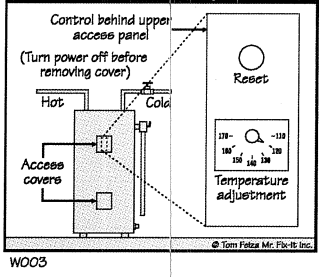
Lower the water heater temperature to the lowest setting you find comfortable, reducing the continuous heat loss from storing a tank of hot water. Water feels hot at 105 degrees, and at 115 degrees water can cause first-degree burns.

The dial on a gas water heater does not indicate the actual water temperature, so set the heater to the lowest or "warm" setting and check the temperature at the hot water faucet the next day.



W004

Electric Water Heater Temperature Dial



W003

Electric water heaters may have a setting that indicates the actual temperature. Sometimes the dial is exposed on the side of the heater, but most often it is under the top cover. Be careful when you open the cover, since there may be some "hot" exposed wires beneath.

3. Set Your Thermostat Wisely

In the winter, lowering the heating system temperature by 1 degree can save you up to 3 percent on your heating bill. Try to live with the thermostat set at 68 degrees.

In the summer, try setting the thermostat at 78 degrees for cooling. During a period of hot weather, leave your air conditioning system on throughout. Don't turn it on and off from day to day. The air conditioner removes moisture from interior air, helping you feel comfortable.

4. Insulate the Band Joist

The band joist (sill plate) just above the basement wall, between the first-floor joists, may be allowing huge heat loss. On the outside, this area is near the ground and exposed to the weather. (Drawing S001)

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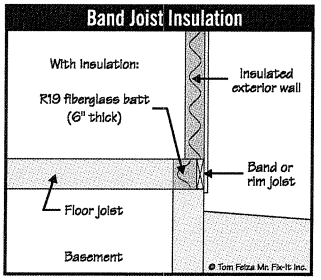
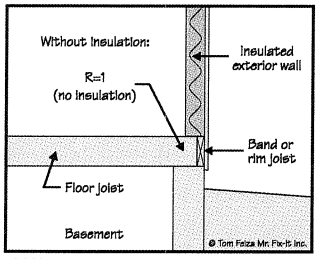




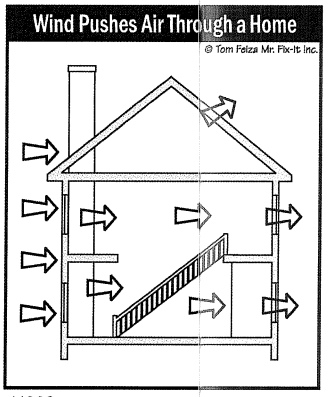
S001

From inside the basement on a sunny day, look for gaps or cracks in this area, and seal them with caulk or a foam sealant. Then insulate with 6"-thick unfaced fiberglass insulation. Buy insulation designed to fit between the spacing of the joists—normally between 16"-on-center joists. Cut it slightly larger than the opening so friction will hold it in place.

5. Weatherstrip and Caulk

Every year, check caulking and sealant around any penetration through your home's exterior. Check window and door caulking. You'll eliminate drafts and make your home more comfortable.

Visit a hardware store to find products for insulating your windows and doors: door sweeps, foam strips, rubber tapes, closed-cell foam tape—the list goes on.



M008

6. Use Sealers and Inside "Storms"

A drafty old window you don't plan on opening during the winter can be sealed with removable caulk and sealant. There's also a temporary indoor "storm window" you make by sealing clear plastic tape across the entire window.

7. Install a Low-Flow Showerhead

Low-flow showerheads have suffered a bad reputation for several years, but now many good options are available. A good one uses much less than 2.5 gallons per minute. And adding a flow control valve at the showerhead allows everyone to adjust the flow to his or her preference.

8. Install Lighting Controls

For walk-in closets or storage areas, replace the switch with a 15-minute timer. For exterior lights, use fixtures with a built-in photo-eye control so the light only operates after dark.

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9. Stop All Water Leaks

Repair any leaking faucet to save energy and water, a precious resource. A small drip that fills a coffee cup in 10 minutes wastes about 3,200 gallons of water per year. This also wastes the energy required to pump the water, heat it, and treat it in the sewer or septic system.

10. Switch to Fluorescent Bulbs

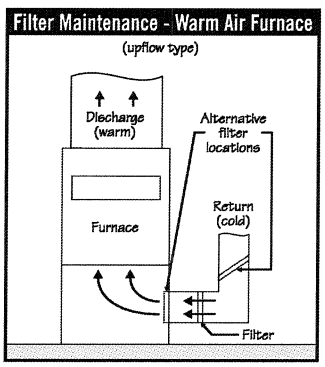
Fluorescent bulbs are available to fit most lamps and fixtures. Color-corrected lamps give off warm light, close to the color of natural sunlight. Fluorescent bulbs typically lasts 10 times as long as standard incandescent bulbs and produce the same amount of light for one-quarter the cost.

11. Maintain Heating and Cooling Equipment

Basic maintenance of heating and cooling equipment can easily save you up to 5 % of your heat and cooling bill and will help avoid a potentially expensive outage and equipment damage. (Drawing H009)

What can you do? Read the specific recommendations in the instruction manuals for the equipment in your home. If you don't have the manuals, find a good home operating manual. You certainly can change filters and keep drain lines clear on heating and cooling equipment. For air conditioning, keep plants away from the outside unit and keep the coil clean outside. These simple steps can save lots of money.

Don't forget to schedule yearly professional service for your home's main heating and cooling equipment. Professionals can keep your equipment in top shape and can tune the equipment for energy efficiency. They will also help prevent any potential accidents from conditions like water leaks, carbon monoxide. When they provide the service, take the time to be there and have them explain what work is being done. Ask how you can do basic maintenance.



H009

12. Seal Openings into the Attic

This is a tough problem. Many homes were built with poor sealing between the conditioned living space and the attic. This results in extensive air leaks and the loss of heat and moisture. There may even be moisture damage in the attic due to leaks around pipes, electrical wiring and vents routed through the ceilings. Stopping this type of problem requires a thorough inspection of the attic – perhaps a task best left to an insulation contractor or professional home inspector.

HOME TIPS Written by Tom Feiza

See Tom's book How To Operate Your Home (ISBN 0-9674759-3-7) for great information on "operating" a home.

The book is available at www.amazon.com or through Tom at: www.howtooperateyourhome.com or www.htoyh.com 262-786-7878.

Mr. Fix-It™

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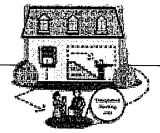


Get Out Safely!

A Factsheet on Fire Escape Planning

More than 4,000 Americans die each year in fires, and 20,000 are injured. Deaths resulting from failed emergency escapes are particularly avoidable. The U. S. Fire Administration (USFA), a part of the U. S. Department of Homeland Security, believes that having a sound escape plan will greatly reduce fire deaths and protect you and your family's safety if a fire occurs.

HAVE A SOUND FIRE ESCAPE PLAN

In the event of a fire, remember - time is the biggest enemy and every second counts! Escape plans help you get out of your home quickly. In less than 30 seconds a small flame can get completely out of control and turn into a major fire. It only takes minutes for a house to fill with thick black smoke and become engulfed in flames.

SPECIAL CONSIDERATIONS

Practice Escaping From Every Room In The Home

Practice escape plans every month. The best plans have two ways to get out of each room. If the primary way is blocked by fire or smoke, you will need a second way out. A secondary route might be a window onto an adjacent roof or a collapsible ladder - evaluated by a nationally recognized laboratory such as Underwriters Laboratories (UL) - for escape from upper story windows. Make sure that windows are not stuck, screens can be taken out quickly and that security bars can be properly opened. Also, practice feeling your way out of the house in the dark or with your eyes closed.

Security Bars Require Special Precautions

Security bars may help to keep your family safe from intruders, but they can also trap you in a deadly fire! Windows and doors with security bars must have quick release devices to allow them to be opened immediately in an emergency. Make sure everyone in the family understands and practices how to properly operate and open locked or barred doors and windows.

Immediately Leave The Home

When a fire occurs, do not waste any time saving property. Take the safest exit route, but if you must escape through smoke, remember to crawl low, under the smoke and keep your mouth covered. The smoke contains toxic gases which can disorient you or, at worst, overcome you.

Never Open Doors That Are Hot To The Touch

When you come to a closed door, use the back of your hand to feel the top of the door, the doorknob, and the crack between the door and door frame to make sure that fire is not on the other side. If it feels hot, use your secondary escape route. Even if the door feels cool, open it carefully. Brace your shoulder against the door and open it slowly. If heat and smoke come in, slam the door and make sure it is securely closed, then use your alternate escape route.

Designate A Meeting Place Outside and Take Attendance

Designate a meeting location away from the home, but not necessarily across the street. For example, meet under a specific tree or at the end of the driveway or front sidewalk to make sure everyone has gotten out safely and no one will be hurt looking for someone who is already safe. Designate one person to go to a neighbor's home to phone the fire department.

Once Out, Stay Out

Remember to escape first, then notify the fire department using the 911 system or proper local emergency number in your area. Never go back into a burning building for any reason. Teach children not to hide from firefighters. If someone is missing, tell the firefighters. They are equipped to perform rescues safely.

Finally, having working smoke alarms installed on every level of your home dramatically increases your chances of survival. Smoke alarm batteries need to be tested every month and changed with new ones at least once a year. Also, consider replacing the entire smoke alarm every ten years, or as the manufacturer guidelines recommend.

For more information contact:
The U. S. Fire Administration
16825 South Seton Avenue
Emmitsburg, MD 21727
or
Visit the USFA Web site:
www.usfa.fema.gov

Homeland Security

March 2006

Working Together for Home Fire Safety

A Factsheet on Home Fire Prevention

More than 4,000 Americans die each year in fires and 20,000 are injured. An overwhelming number of fires occur in the home. There are time-tested ways to prevent and survive a fire. It's not a question of luck. It's a matter of planning ahead.

EVERY HOME SHOULD HAVE AT LEAST ONE WORKING SMOKE ALARM

Buy a smoke alarm at any hardware or discount store. It's inexpensive protection for you and your family. Install a smoke alarm on every level of your home. A working smoke alarm can double your chances of survival. Test it monthly, keep it free of dust and replace the battery at least once a year. Smoke alarms themselves should be replaced after ten years of service, or as recommended by the manufacturer.

PREVENT ELECTRICAL FIRES

Never overload circuits or extension cords. Do not place cords and wires under rugs, over nails or in high traffic areas. Immediately shut off and unplug appliances that sputter, spark or emit an unusual smell. Have them professionally repaired or replaced.

USE APPLIANCES WISELY

When using appliances follow the manufacturer's safety precautions. Overheating, unusual smells, shorts and sparks are all warning signs that appliances need to be shut off, then replaced or repaired. Unplug appliances when not in use. Use safety caps to cover all unused outlets, especially if there are small children in the home.

ALTERNATE HEATERS

- Portable heaters need their space. Keep anything combustible at least three feet away.
- Keep fire in the fireplace. Use fire screens and have your chimney cleaned annually. The creosote buildup can ignite a chimney fire that could easily spread.
- Kerosene heaters should be used only where approved by authorities. Never use gasoline or camp-stove fuel. Refuel outside and only after the heater has cooled.

AFFORDABLE HOME FIRE SAFETY SPRINKLERS

When home fire sprinklers are used with working smoke alarms, your chances of surviving a fire are greatly increased. Sprinklers are affordable--they can increase property value and lower insurance rates.

PLAN YOUR ESCAPE

Practice an escape plan from every room in the house. Caution everyone to stay low to the floor when escaping from fire and never to open doors that are hot. Select a location where everyone can meet after escaping the house. Get out then call for help.

CARING FOR CHILDREN

Children under five are naturally curious about fire. Many play with matches and lighters. Tragically, children set over 20,000 house fires every year. Take the mystery out of fire play by teaching your children that fire is a tool, not a toy.

CARING FOR OLDER PEOPLE

Every year over 1,200 senior citizens die in fires. Many of these fire deaths could have been prevented. Seniors are especially vulnerable because many live alone and can't respond quickly.

For more information contact:
The U. S. Fire Administration
16825 South Seton Avenue
Emmitsburg, MD 21727
or
Visit the USFA Web site:
www.usfa.fema.gov

Homeland Security

March 2006

FOG affects everyone

FOG Prevention Protects the Environment

Fat, oil and grease in sewer pipes, referred to as FOG, create pollution problems in many communities. FOG enters sewer pipes through restaurant, residential and commercial sink drains. Once in the sewer, FOG sticks to the pipe and thickens. FOG can build up and eventually block the entire pipe. Blockages in sewer pipes can send sewage backward – out of manholes into streets and rivers, or up floor drains in homes. These sewage overflows pollute the environment.

Impact of FOG

Preventing sewer backups from FOG blockages saves residents money and protects the environment. When sewer pipes on private property back up, the homeowner is responsible for the cleanup. For example, if a resident regularly pours grease down a drain, it will eventually cool, harden and form a blockage in the sewer pipe. Sewage then backs up through floor drains and toilets at the lowest point in the house. A plumber will have to be hired to clean the sewer and possibly repair plumbing inside the home. Cleanup costs can be expensive.

Residents can help control the problem by properly disposing of fat, oil and grease. Everyone is part of the solution.

From Sinks. . .
to Sewers

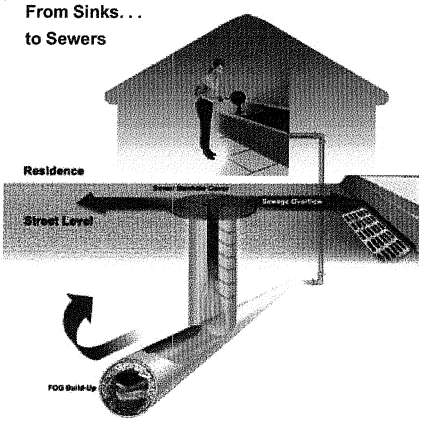


Illustration courtesy of Bureau of Sanitation of the City of Los Angeles

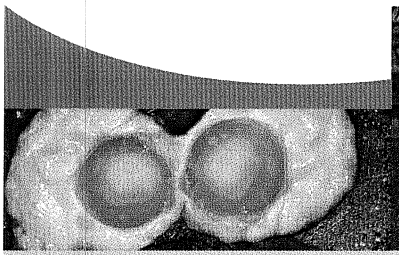
Sources of FOG

Fat, oil and grease are by-products of cooking found in:

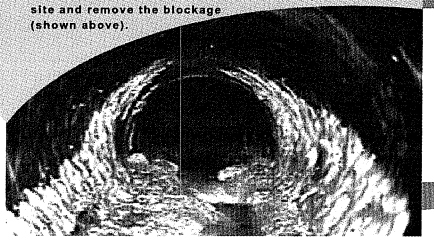
- food scraps
- meat fats
- lard
- cooking oil
- butter, margarine or shortening

Negative Effects of FOG

- Attracts insects and rodents
- Property damage from sewage backups that is not always covered by insurance
- Sewage overflows in streets or rivers
- Expensive and unpleasant cleanup
- Higher operation and maintenance costs for local sewer departments and residents



FOG build-up in sewer pipes (shown below) is costly to clean requiring local public works staff to go to the site and remove the blockage (shown above).



Keep Drains Clear

Follow These Tips:

- Pour or scrape greasy or oily food waste into a container or jar.
- Allow grease to cool or freeze in the container before throwing it in the trash.
- Mix liquid vegetable oil with an absorbent material such as cat litter or coffee grounds in a sealable container before throwing it in the trash.
- Keep drains clean by pouring 1/2 cup baking soda down the drain followed by 1/2 cup vinegar. Wait 10 to 15 minutes and then rinse with hot water.

Share these tips with your family, friends and neighbors.

Do Not:

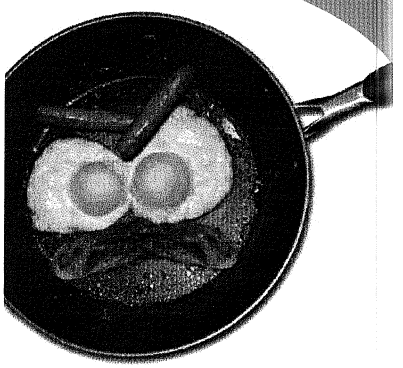
- Pour fat, oil or grease down drains or garbage disposals.
- Use hot water to rinse grease off cookware, utensils, dishes or surfaces.

Cleaning FOG build-up from sewers increases maintenance costs for everyone in the sewer system. FOG can create sewer overflows. Keep our environment clean and avoid unnecessary maintenance costs by keeping fat, oil and grease out of our sewers.

Published through a collaborative effort of the Detroit Water and Sewerage Department and its customer communities.

Residents FOG Prevention

protect our environment and keep drains clear of Fat, Oil and Grease



Set Up Budget Payment Plan

DWSD now offers customers the opportunity to open budget payment plans. Participating customers will receive a flat monthly bill based on their actual usage. The account will be routinely reviewed to ensure that budgeted payments reflect actual usage. Call our customer service line at (313) 267-8000 or come into one of our three customer service centers to set up your plan!

Eligible customers must have:

- ❑ No outstanding balance owed
- ❑ DWSD's new Automated Meter Reading (AMR) technology

To set up a Budget Payment Plan you must have DWSD's new Automated Meter Reading (AMR) technology.

If you do not currently have the AMR technology, please contact Customer Service at (313) 267-8000 to schedule an appointment for this free installation.

Having trouble paying your water bills?

Payment options are available!

Keep uninterrupted water and sewer service!

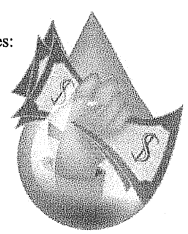
Contact us... don't default on your account

The Detroit Water and Sewerage Department (DWSD) wants to help you keep your account with us current and maintain uninterrupted service. We offer two different payment assistance programs.

DWSD Retail Customer Payment Plan Agreement (PPA)

The payment plan agreement sets affordable monthly payments so the customer who is behind on his/her account can get caught up.

- Agreement arrangements may be made with any customer service representative at any Customer Service Center
- Customers may negotiate a payment plan agreement (PPA) when full payment cannot be made
- The PPA will be in writing, and includes:
  - ❑ Account number
  - ❑ Service address
  - ❑ Amount due
  - ❑ Billing period ending date
  - ❑ **Down payment required - as low as 30 percent of amount due**
  - ❑ Payment amounts and frequency
  - ❑ Payment due dates
  - ❑ Customer name, address, and telephone number
  - ❑ Signatures of customer and DWSD representative



See a customer service representative at:
735 Randolph, Detroit MI 48226 (Bates entrance)
Hours: Monday - Saturday, 8:30 a.m. to 4:30 p.m.
(closed on Saturday between 12 and 1 p.m.)

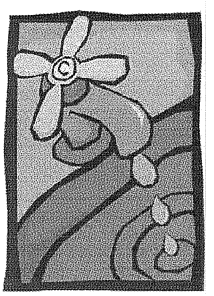
13303 E. McNichols, Detroit MI 48205 (1 1/2 blocks west of Gratiot)
Hours: Monday - Friday, 9:00 a.m. to 5:00 p.m.

15600 Grand River, Detroit MI 48227 (one block west of Greenfield)
Hours: Monday - Friday, 9:00 a.m. to 5:00 p.m.

Customer Service (all centers): 313-267-8000

Detroit Residential Water Assistance Program (DRWAP)

The Detroit Residential Water Assistance Program (DRWAP) assists low-income individuals and families with funding (based on income level) so that their water bill will be a fixed monthly payment.



- Avoids service disconnection and eliminates account arrearages
- Provides energy education to aid in reducing water bills/water usage
- To qualify, a customer must be:
  - ❑ Shut off or pending shutoff
  - ❑ At or below 200 percent of current federal poverty level
  - ❑ Living in a single-family dwelling and responsible for the household water bill
- The customer requesting assistance under the DRWAP must supply the following information/materials:
  - ❑ Income documentation, for all household members 18 or older, for the previous 12 months
  - ❑ Current picture identification for each household member who is 18 or older
  - ❑ Verification of the ages of all minor household members (for example: birth certificate, immunization records, school records, etc.)
  - ❑ Current DWSD water bill, and payment/consumption history
  - ❑ Proof of home ownership (or, if renting, lease or rental agreement that indicates who is responsible for the water bill)

Apply at DHS Community Service Centers:

- 18100 Meyers, Detroit MI 48235 • (313) 887-6656
- 7737 Kercheval, Detroit MI 48214 • (313) 852-4786
- 5031 Grandy, Detroit MI 48211 • (313) 852-5634
- 13303 E. McNichols, Detroit MI 48205 • (313) 628-0775

CITY OF DETROIT
TRASH COLLECTION GUIDELINES
SOLID WASTE/YARD WASTE

311 Call Center:
311 or (313) 224-INFO(4636)

Refuse Collection Dos and Don'ts

In order for everyone's waste to be regularly collected, each household should follow these do's and don't's:

DO put your container at curbside by 7 a.m. on your pickup day, and remove it by 9 p.m.

DO NOT put your container out before 6 p.m. the day before your pickup day.

DO NOT put refuse outside of your container. Only items placed inside your container will be collected.

DO NOT place any unwrapped garbage, including liquids and food, inside the container. All refuse must be bagged before placing it in the container.

DO NOT over-fill your container. All refuse must fit inside of the container.

DO NOT place concrete, yard waste, dirt, plaster or other heavy items in your container.

DO follow all refuse guidelines, or you could face fines up to $1,000 per day.

Yard Waste Collection

The Department of Public Works will pick up yard waste — leaves, grass clippings, and twigs — on the same day as your scheduled weekly trash collection. The yard waste collection begins in April through the first week in December (weather permitting).

DPW will collect Christmas trees during the first two weeks of January. Place trees near the Courville container on your weekly trash collection day.

All yard waste must be placed at the curb at least six feet from your Courville container in biodegradable paper bags or a personal garbage can. **DPW will not collect yard waste in plastic bags.** Residents who set out yard waste more than 24 hours before their scheduled pickup will be subject to a fine.

DPW encourages residents to mulch yard clippings and to compost all yard waste, leaves and vegetation matter.

DO place your yard waste at the curb by 7 a.m. on your weekly trash collection day at least six feet away from your Courville container.

DO NOT put yard waste out more than 24 hours before weekly collection day.

DO place your material in biodegradable paper yard bags, which can be purchased at a local hardware or grocery store. You also may place yard waste — not in bags — in a personal can (not to exceed 32 gallons).

DO put branches and twigs less than two inches thick into bundles not to exceed four feet in length. Do not tie the bundles.

DO NOT place yard waste in your Courville trash container.

DO NOT put yard waste in plastic bags.

Container Storage

Pursuant to City of Detroit Ordinance # 22-2-43

Residents must store their container on their property, in either the side or rear yard. The container cannot be stored at the curb, in the front yard or on the front porch. Storage in this manner allows the premises to be maintained in an orderly, aesthetically pleasing manner that will help the resident and the City in its efforts to keep Detroit clean. The container has a hinged lid that opens and shuts easily and is designed to keep odors in, but rain and rodents out.

Holiday Schedule

If any of the following holidays is on or before your collection day, your service will be one day later:

New Year's Day

Martin Luther King's Birthday

Memorial Day

Independence Day

Labor Day

Thanksgiving Day

Christmas Day

FOR MORE INFORMATION PLEASE VISIT THE CITY OF DETROIT'S WEBSITE AT:

http://71.159.22.28/DepartmentsandAgencies/DepartmentofPublicWorks/SolidWasteYardWaste.aspx