# ISTHIS A WELL-MAINTAINED HOME?

TIPS FOR
FINDING A
GREAT
HOME

### MAINTAINING AND IMPROVING YOUR HOME COULD **SAVE YOU MONEY**

**DECESION 3 DECISION 2** Pay out of pocket Not technically difficult – do it yourself **DECISION 1 Use Savings** Repair or Improvements Decision 4 Technically **Use Credit** difficult so hire a Cards contractor **Borrow Money** 

**PRO: Easy Access** CON: Very high interest rate, too much consumer debt, easy to overuse and get into debt to the point where you can lower your FICO score

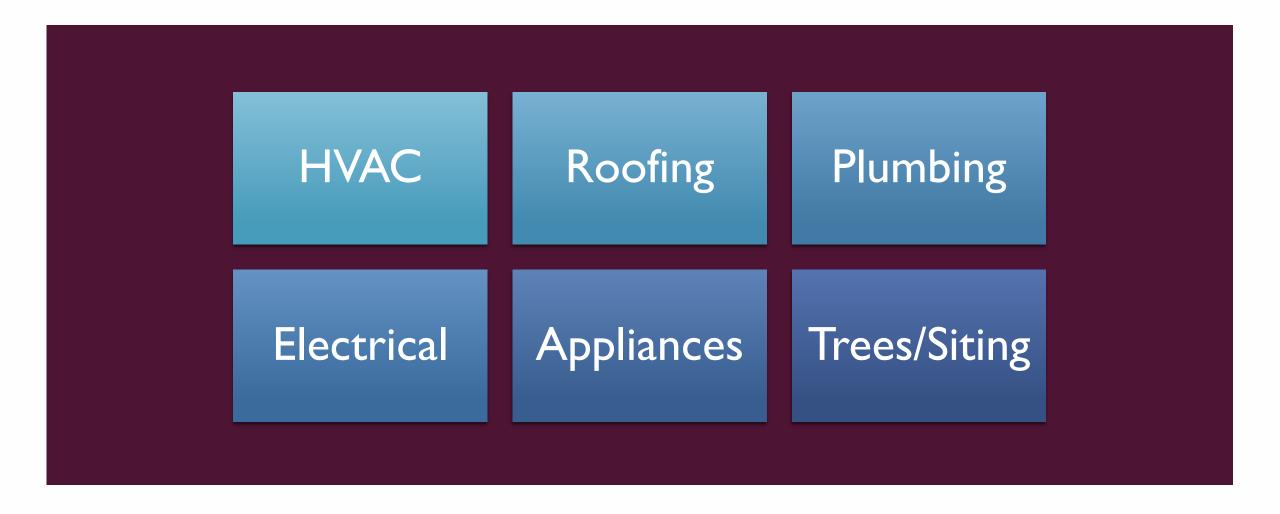
> **PRO: Underwritten** based on home equity & borrowers ability to pay. **CON:** Places equity at risk. Failure to repay may result in foreclosure. Beware of predatory lenders.



Home Equity:

2<sup>nd</sup> Mortgage

Refinance



SYSTEMS-KEY INDICATORS OF PROBLEMS

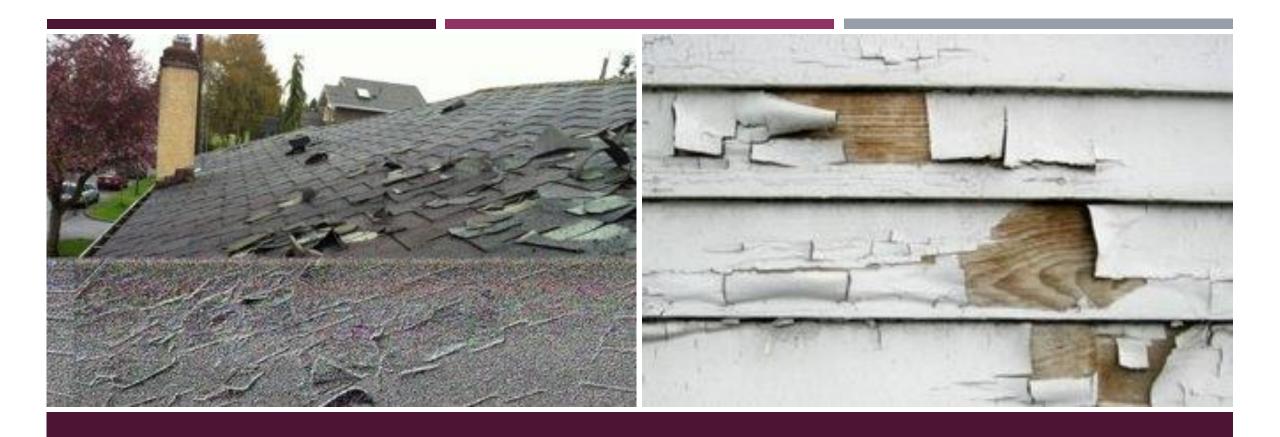
# HVAC











# **EXTERIOR**









#### SEPTIC SYSTEMS/WELLS

- Separate inspection
- Electric Pump for well
- Sump Pump
- Condition of well and well water
- Tree roots near Septic?
- Septic cleaning routine



#### **ELECTRICAL**

- Check the breaker box
- How much power is still available?







#### STRUCTURAL

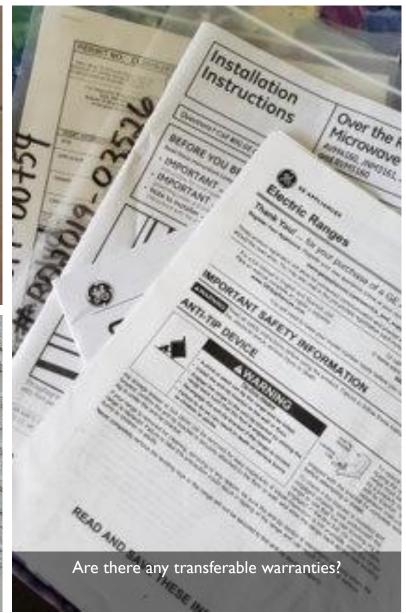
- Is any foundation visible?
- Are there cracks in walls, floors, or outdoor siding?

#### OTHER

- Cracks in Floors and walls
- Transferable warranties
- Venting Systems









## MOLD/MILDEW

SEE OR SMELL=YOU HAVE IT.

#### **ENERGY/WATER CONSERVATION**





Filters
Temp settings/thermostats
Fans
Condensate Lines/airflow



Appliances (Energy Star/Energy Guide label)



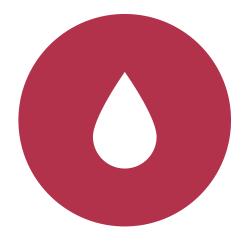
www.Floridawaterstar.com www.epa.gov/watersense

Water heating

#### BEFORE YOU GRAB THE BUG SPRAY



**FOOD** 



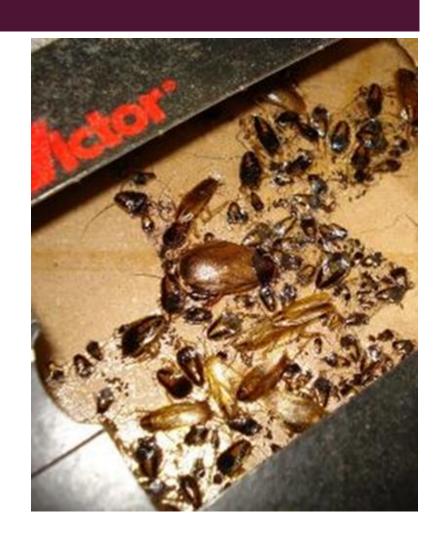
WATER



**SHELTER** 

#### IPM-WHAT ARE THE SIGNS OF A PROBLEM?

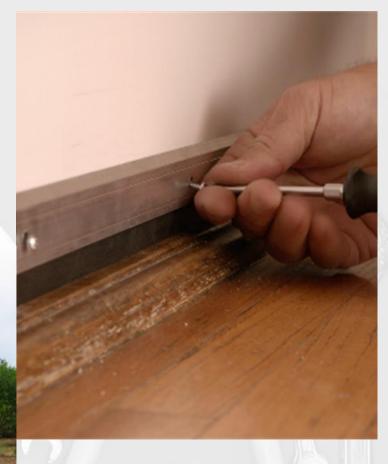
- Feces/Pepper-like droppings
- Gnawing
- Dead bodies
- Webbing (clothes and pantry)
- Smell
- Egg cases
- Mudtubes/wood damage
- Mounds



#### **IPM-TOOLS**

- Vacuum
- Cleaning Supplies
- Declutter
- Exclude
- Monitoring





# INDOOR AIR QUALITY SIGNS OF PROBLEMS

- Household Products
- Noticeable and unusual odors, stale or stuffy air
- Allergic reactions
- Very humid inside
- Dirty air conditioning/heating unit
- Discovering mold or mildew
- Feeling a lot healthier when outside

#### HEALTHY HOMES PRINCIPLES

#### Keep it:

- Dry
- Clean
- Pest Free
- Ventilated
- Safe
- Contaminant-Free
- Maintained
- Thermally-Controlled
- Accessible
- Affordable

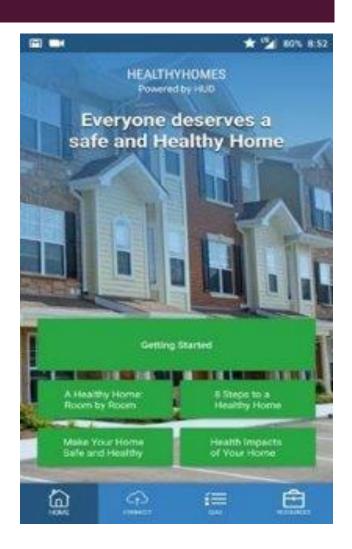




#### HEALTHY HOMES BASICS-THERE IS AN APP FOR THAT!

Download the app to learn more:

- https://itunes.apple.com
- https://play.google.com/store





#### FLORIDA FRIENDLY LANDSCAPING

- 9 principles-check dropbox
- Watering restrictions
- Fertilizer recommendations
- Office provides: design tips, plant selection guides, soil sample analysis, pest id, plant id, fertilizer and pesticide recommendations, etc.

#### DISASTER PREPAREDNESS

- Hurricanes = power loss, wind damage, flooding
- Check dropbox for tip sheet
- Insurance



#### HOME MADE CLEANERS



- Check dropbox for recipes
- COVID recommendations

#### **QUESTIONS?**

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