

Welcome Home

Homeport Lease-Option Orientation



OUR MISSION

Our mission is to create and preserve healthy, stable and affordable communities, one neighborhood, one person at a time.

WE DO THIS BY: developing quality and energy efficient homes, Providing consistent and transformative education and services to address each resident's unique barriers to, and opportunities for, success, Involving and empowering residents, Focusing on community revitalization, Creating strong and fruitful collaborations.

Homeport is a leader in fair housing efforts and does not discriminate on the basis of race, familial status, color, religion, sex, handicap, sexual orientation or national origin.

INTRODUCTION TO THE LEASE OPTION PROGRAM

How it works

The Guidelines

- ◆ Homes for low – to moderate-income individuals and families
- ◆ Partnership owns the home for 15 years prior to sell it to families
- ◆ Funding to develop these homes comes through local and state sources, as well as a federal program of low-income housing tax credits (Section 42 of the Internal Revenue Code of 1986, as amended). Homeport abides by strict guidelines for the development and sale of homes, such as:
 - ◆ Income guidelines to insure low-to-moderate-income families are placed in these homes; and
 - ◆ Ownership of the home by a partnership in which Homeport owns part of the general partner for 15 (and in some cases 20) years prior to selling them to the families.
 - ◆ Families have certain responsibilities while living in a lease option home. The “Resident Maintenance Responsibilities” is included as part of the Lease Agreement and outlines resident maintenance and repair responsibilities. This allows residents to become familiar with the care and routine maintenance required to keep their home in good condition, and assists them in preparing to take ownership of their home.

LEASE OPTION TIMELINE

- ◆ The Lease Option Program is a long-term commitment.
- ◆ Keep your goals in mind as you move forward.
- ◆ Remember, Homeport’s goal is the same as yours; we want you to become a homeowner!
- ◆ Nothing worth having comes easily.
- ◆ Achieving homeownership takes time. Small steps lead to your ultimate goal.

Welcome Home!

Thank you for choosing to live in one of our communities where safe, decent affordable housing is a way of life.

We look forward to sharing the journey to homeownership with you!

Doing our Part

Maintenance Training

Homeport offers Home Maintenance training which familiarize residents with electrical, heating and plumbing systems in their home. This training is also effective in introducing residents to specific maintenance areas throughout their homes. Homeport requires that all lease option residents take advantage of the maintenance training. At the end of the workshop, each participant will receive a certificate of completion.

The maintenance training classes cover topics such as:

- An overview of the various systems in a home
- Common do-it- yourself repairs
- Exterior care of your home
- Home safety tips
- Lawn care

FREQUENTLY ASKED QUESTIONS

Does Columbus Housing Partnership (CHP) own my home?

Your home is owned by a Limited Partnership that is controlled or Another entity that is controlled by Homeport.

What is a Limited Partnership?

The Partnership consists of Homeport along with other investors who provide funding to buy or rehabilitate homes in Columbus neighborhoods. In return, the investors receive a tax credit for the money they invest in these housing projects.

Can I buy my home earlier if I have the money?

No. The funding that Homeport receives from the Low Income Housing Tax Credit Program requires that the Limited Partnership own your home and rent it for 15 years (20 years for certain homes) prior to selling it.

Will I purchase my home directly from the Limited Partnership?

No. Homeport will seek to buy the house from the partnership and then sell it to you. Even after 15 years, you do not have an absolute right to purchase your home. If you are evicted or move, or in the event that Homeport is unable to purchase the property from the Limited Partnership, you will not be able to purchase your home.

How much will I pay for my home?

The purchase price of your home will be determined after Homeport purchases the property from the Limited Partnership and will be calculated based on:*

- ◆ Remaining debt on the property; plus
- ◆ Taxes that will result from Homeport purchasing the property from the Limited Partnership; plus
- ◆ Debt incurred to make capital improvements (not to exceed \$10,000 per home); plus
- ◆ Governmentally-imposed costs, such as point-of-sale repair requirements; plus
- ◆ The cost of transferring title from the Limited Partnership to Homeport, Homeport's cost for obtaining a loan to purchase the property, and any costs incurred by Homeport to resell the property (including but not limited to legal fees, title and recording fees, appraisals, and fees for administration of this program); plus
- ◆ Fee to Homeport, minus a credit of \$1,000 per year for each year you have lived in the property. The longer you live in the home, the lower your purchase price will be.

*The purchase price does not include the buyer's closing costs and costs associated with obtaining a mortgage. These costs are extra, and are paid by the buyer at closing.

How it works

The Process

- **Make timely rent payments**
- **Commit to home care**
- **Comply with all provisions of your lease**
- **At the end of the tax credit compliance period, the family will have an opportunity to purchase their home**

RENT NOW: OWN LATER

Lease Option homes offer individuals and families the opportunity to eventually own a quality affordable home.

Paying your rent on time is very important for many reasons. If you fall behind on your rent, chances are you will also fall behind on other bills. Once you get behind, it is very difficult to get caught up again. Read this section carefully, and be sure to make your rent payment a top priority each month.

- ◆ Rent is due on or before the first of every month.
- ◆ Rent payments are to be made payable as stated in your lease.
- ◆ Partial payment will NOT be accepted.
- ◆ If your rent is received late, a late fee will be charged as stated in your lease.

Then What?

Your home may be officially sold to you after the PARTNERSHIP HAS OWNED IT FOR 15 FULL YEARS AND HAS SOLD IT TO HOMEPORT.

The purchase date is based on how long the Partnership has owned the property, not how long you have live there. Homeport and the Property Manager will notify you when the property is available for sale.

SOLD

INSURANCE

The Limited Partnership that owns your home carries insurance on the home you are living in. This insurance does NOT cover your personal property (i.e., clothing, furniture) or personal liability (if you unintentionally cause a loss, such as a fire or flood). **Homeport strongly recommends that you carry fire, theft and other damage insurance on your personal property.** Renters insurance is inexpensive, and a wise investment.

Housing Policies

More About Insurance

The Limited Partnership is NOT responsible for damage to your personal property in case of:

Fire	Rain
Smoke	Snow
Burglary	Ice
Falling Objects	Heat
Hail	Water
Explosions	

The Option Agreement

The Option Agreement outlines:

- When you may purchase your home
- The formula for determining the purchase price
- Any possible obstacles to purchasing the home such as credit or income

Education Requirements

- Attend Interior Maintenance Workshop
- Attend Exterior/Lawn Care Workshop
- Financial Fitness
- Credit counseling and repair (if needed)
- Attend Homebuyer Education (just prior to purchase)

SECTION II

RESIDENT MAINTENANCE RESPONSIBILITIES

EXTERIOR

1. Cut grass, trim bushes and shrubs, weed and fertilize according to instructions as needed.*
2. Water lawn, tree, bushes and shrubs as needed.
3. Maintain front, side and rear yard. Keep yard free of trash and debris. Keep garbage cans covered at all times.
4. Shovel snow in winter. Keep service walks and stairs free from snow and ice at all times.
5. Other minor exterior maintenance as needed.

INTERIOR

1. Clean carpet professionally as needed.
2. Change furnace filters at least quarterly per heating season.
3. Test smoke detectors monthly, replace batteries every six months or sooner if needed.
4. Other minor interior maintenance as needed.
5. Keep painted walls, carpet, paint, plumbing, pipes, fixtures, globes and glassware, and appurtenances thereto, in a clean, slightly and safe condition.

Report all plumbing leaks and other serious problems to the Property Manager

Resident shall repair or replace any items damaged by resident or resident's guests. Such repairs or replacements shall be made in good and workmanlike manner with materials of similar quality and design. Resident shall inform the property manager if resident is unable to timely complete such repair or replacement and in the manner required.

MAINTENANCE RESPONSIBILITIES

MAINTENANCE CHARGEBACKS

There are circumstances where you, as the resident, may be required to pay the Limited Partnership for the cost of damage or repairs which are caused by you on your home. These are called *chargebacks*. The following issues would result in a *chargeback* to the resident:

- ◆ Maintenance issues that are caused by resident damage or neglect (such as repair of clogged toilets, broken windows, doors hanging off hinges, holes punched in walls, unit infested by fleas, damaged carpeting, cleaning up excess debris, and disinfecting units).
- ◆ A resident misses an appointment with a contractor without calling the management company to cancel the appointment and the contractor bills the Partnership for a service call.
- ◆ A citation from the City or from CMHA that results from resident negligence. For example, the resident fails to cut the grass or clean up debris from the yard. A citation can result from failure to cut the grass when its higher than 6"-8", putting trash out too early, not changing batteries in smoke detectors, or failing to repair other damage to the property.
- ◆ Work that must be done by the Maintenance Department that is the resident's responsibility, such as cutting high grass, snow removal, changing furnace filters, replacing light bulbs or smoke detector batteries and cleaning carpeting.
- ◆ Unnecessary maintenance calls. For example, if a resident locks themselves out and states there is an emergency which requires immediate access to the unit. If maintenance comes and there is no emergency, the resident will be charged.

Residents will be notified by mail when a chargeback occurs. You will be given a description of the service that was performed and the cost of the service. Payment must be made within 30 days of receiving the chargeback letter.

* Please be aware that this list is not exhaustive and additional items could be charged back per Management discretion. This list contains examples of items that *could* be charged back to the Resident.

MAINTENANCE RESPONSIBILITIES

MAINTENANCE PRIORITIES

Corrective maintenance is the repair or replacement of materials that are damaged or do not function. This service is performed in response to (1) a resident request or (2) identification during inspections. The following priority system is used for routing and scheduling corrective maintenance:

Priority 1: Emergency - defined as any situation adversely affecting the life, health or safety of a resident, the property or an adjacent property. All emergencies are handled within 24 hours and may include:

- ◆ Sewer back-up, fire, gas leaks, short circuits, sparks from the breaker box, outlet or electrical switch
- ◆ Plumbing/water leaks causing damage to structural or personal belongings
- ◆ Entry door inoperable, first floor window broken, ground floor broken.

Priority 2: Urgent - problems involving an inconvenience, discomfort or hardship, to you and your family or that could result in further deterioration of property if left unattended. Urgent repairs are handled within 48 hours and may include:

- ◆ Water leaks, leaking hot water tanks, backed-up toilets, no water
- ◆ No heat or hot water when temperature is below 40 degrees
- ◆ Broken steps, hanging gutters, blown fuses or tripped circuit breakers, no electricity

Priority 3: Routine - situations that warrant repair but are not urgent. These situations often require an inspection. Routine repairs are handled within 72 hours and may include:

- ◆ Extermination, lock changes
- ◆ Minor electrical repairs (i.e. securing light fixtures and replacing non-working switches)

Priority 4: Low Priority – completed within 2 weeks of notice to management.

- ◆ Concrete and asphalt repairs, repairing or re-tiling floors
- ◆ Landscaping and tree cutting, exterior house painting
- ◆ Tuck pointing of foundations and chimneys, roof repair, garage repairs
- ◆ Preventive -- may include bi-annual furnace cleaning and inspections and extermination

Priority 5: Deferred– completed in 30 days or weather permitting.

- ◆ Trip hazards, step, concrete, repair, subcontracted or special order work (drywall, etc)
- ◆ Replacement of blinds, interior door hardware, screens, etc

Section III

MAINTENANCE SUGGESTIONS

CARPET

Carpet care and maintenance is your responsibility. Below are some tips for the care and upkeep of your carpet:

- ◆ Immediately clean up any food or drink spills. Leaving residue may cause stains or permanent damage.
- ◆ When stains occur, it is necessary to act quickly to remove stains before they dry. It is helpful to keep a carpet spot remover on hand for such stains and to clean them **BEFORE** they dry.
- ◆ Shampoo the carpet at least once a year by a professional company.
- ◆ All furniture heavier than 20 pounds should have either rubber or plastic coasters under the legs so they do not cut into the carpeting.
- ◆ **Do not iron on the carpet.** You may accidentally set the the hot iron down causing permanent damage.
- ◆ Take special care with cigarettes.
- ◆ Do not glue, tack or permanently attach carpet over tile or bare floor areas.

If you care for your carpet properly, it will last longer. If you do not care for your carpet properly, it may affect your security deposit if you move out.

WALLS AND PAINT

Wall care and maintenance is your responsibility. Below are some tips for the care and upkeep of your walls:

- ◆ Regularly wipe down your walls with warm soapy water or with water soluble and safe products.
- ◆ Be sure not to scrub too hard as you could remove paint from the walls with too vigorous of movements.
- ◆ If the paint becomes too faded or stained to maintain with regular washing, you are permitted to touch-up or re-paint the same color as the existing paint color.
- ◆ You are not permitted to change paint colors or install wallpaper or contact paper in the house without first obtaining permission from your Property Manager.

MAINTENANCE SUGGESTIONS

COUNTER TOPS

Kitchen and bathroom counters are covered with plastic laminate. Here are some tips for keeping your counter tops in the best shape possible:

- ◆ Do not cut food or other items directly on the countertop. Use a cutting board.
- ◆ Do not set hot pots and pans on the counter without a trivet or hot pad.

FROZEN PIPES

Frozen pipes can cause a great deal of damage to your plumbing system. Report frozen pipes to your management company immediately. To prevent frozen pipes:

- ◆ Leave bottom cabinet doors open in the winter when temperature drops to 40 degrees, allowing warm air to circulate around the pipes.
- ◆ Do not set the thermostat at an extremely low temperature. If you go on vacation, or lower the thermostat while you are at work to save energy, be sure you keep it at 60 degrees or higher.
- ◆ If the pipes freeze, shut the water off at the main valve (located in the basement or utility room) and call maintenance.

FURNACE FILTERS

Furnace filters should be replaced at least once a month during the heating and cooling season. This will help your furnace to work more efficiently, stay cleaner and last longer. When replacing the filter, always position it so the arrows on the top of the filter point toward the furnace.

GARBAGE DISPOSALS

If your home has a garbage disposal, keep in mind that it is designed to handle a moderate amount of food waste. When using the disposal, follow these tips to help it run more efficiently and prevent clogged drains:

- ◆ Pour excess grease into a tin can or other container and allow it to harden so you can throw it into the trash rather than the drain.

MAINTENANCE SUGGESTIONS

- ◆ Run cold water while running the disposal. Cold water hardens any grease that may have accidentally drained into your sink
- ◆ Use small amounts of baking soda or pieces of unpeeled lemon or orange peels to deodorize when necessary. Do not put chemicals or drain cleaners in the disposal. This may damage the disposal. The following items can cause damage to your garbage disposal. Avoid putting them in the disposal:
 - Metal, forks, knives, spoons, glass ceramics
 - Leather, rubber, cloth, string
 - Seafood, shells
 - Cigarettes
 - Corn husks, popcorn, corn kernels, seeds, artichokes
 - Bones, any hard or stringy substances

In the event the disposal will not start, or hums, make sure the switch is off, check it for blockage, then push the red reset button located on the bottom of the disposal. Always push the reset button and try the disposal again prior to calling for service. If pushing the reset button does not correct the problem, contact maintenance. **CAUTION: NEVER PUT YOUR HAND INTO THE DISPOSAL.**

GAS LEAKS

If you smell the garlic-like odor of leaking natural gas or suspect a gas leak, take the following steps immediately:

1. Get everybody outside and open the doors to ventilate the house.
2. Do not light any matches or lighters, or flip any electrical switches--it could ignite an explosion.
3. Call the Gas Company or the fire department--use a neighbor's phone and call management.

MAINTENANCE SUGGESTIONS

PEST CONTROL – EXTERMINATING

It is very important for all residents to maintain a clean and sanitary household at all times. As dirt, garbage, dirty dishes and clothing pile up, the chance of insect and pest problems increases.

If you detect any pest problems in the unit, please contact the Management office during normal business hours to schedule extermination on the next available date. Residents are required to cooperate with Management and any agent of Management with the extermination process. Residents will fully prepare and participate in the preparation for extermination, as requested. If Resident fails to prepare or be present for any appointment, a \$25.00 missed appointment fee will be charged to his/her account. Three missed appointments will constitute a material violation of the Lease and will be grounds for eviction. Residents in single- family homes are financially responsible for any extermination services other than one bedbug treatment.

PLUMBING - DRAINS

Most drains will clog up because of hair, grease/oil and food being allowed to enter the drain:

- ◆ Run cold water during and after using a garbage disposal to allow food bits to travel into the main line.
- ◆ Keep a plunger handy in case of a clog in the sink or toilet. You may be charged back for repairs if toys, combs, toothbrushes, paper towels, etc. are pulled out of your toilet.
- ◆ Drain cleaner can be used immediately in sinks to wash away accumulated food before it clogs the drain. Be sure to fill the sink half way with water before adding the drain cleaner. Note: Do not use drain cleaners in garbage disposals or toilets.
- ◆ Be careful when washing hair or cleaning food in the sink. You may be charged back for repairs if toys, combs, toothbrushes, paper towels, etc. are pulled out of your sink or toilet.
- ◆ Basement floor drains is sometimes located in the middle of the floor, dust, lint, and other items tend to accumulate there. Cleaning out the drain regularly will prevent backup and prevent water from overflowing.

MAINTENANCE SUGGESTIONS

POWER FAILURE

Unless all the lights in the neighborhood have gone out, the most likely cause of a household power failure is an overload, or a short circuit.

To fix an outage:

1. Unplug appliances, or light switches you suspect may have caused the outage.
2. If you reset a breaker and it snaps off instantaneously, suspect a short. If the problem is an overload, a breaker will hum for a moment before tripping.
3. To reset a breaker, flip it to the *Off* position, then to *On*. If the circuit is protected by a GFCI, reset it as well.

If your electricity goes off totally, please check with your local utility provider to see if it will check out the situation. The utility provider will come out at no charge. If the problem involves your house wiring and not the power company, please call your rental office.

SEWER BACK-UP

Occasionally sewers back up because of tree roots in the main sewer system, especially at a time of heavy rain. If this occurs, please call the Property Manager's EMERGENCY maintenance line for service. In case of sewer back up, please try to limit the amount of water usage. Do not wash clothes, take showers, flush toilet, or wash dishes until the problem is handled. If objects are found in the drain that indicate that residents are disposing of items improperly, the cost of the service may be charged back to the resident.

SINKS AND TUBS

Proper care of your **enameled sinks, toilets and bathtubs** will help them last longer and maintain their finish. Follow these tips:

MAINTENANCE SUGGESTIONS

- ◆ Use nonabrasive cleaners on enameled surfaces. Abrasive cleaners can wear the finish down so that it will stain more easily.
- ◆ Rinse fruit juices, teas and coffee grounds thoroughly after pouring them into the sink to prevent staining and discoloration.
- ◆ If your kitchen sink is stainless steel, it must be wiped out after each washing to maintain its shine.
- ◆ It is important to have a continuous, watertight seal along the top edge of a bathtub or shower base. If the caulk is cracked or missing in spots, water will seep in and ruin the wall. Should you see this occurrence please call maintenance immediately to repair.

◆SMOKE DETECTORS

For your safety, every home is equipped with smoke detectors. Some smoke detectors are operated by batteries only. Others may be “hard wired” with a battery backup. A smoke detector with a dead battery cannot help save lives. It is your responsibility to replace batteries periodically to be sure the smoke detector is working.

A good rule of thumb is to change batteries when the time changes in the spring and fall. Push the test button on the smoke detector when the batteries are installed to be sure the smoke detector is working.

TOILETS

Occasionally toilets can overflow, usually as a result of an object that has been dropped inside. Do not leave any items stored on top of the toilet tank, as they could accidentally fall in and cause blockage.

Do not flush:

TAMPONS

SANITARY NAPKINS

DIAPERS

PAPER TOWELS

TOILET DEODORIZERS

GREASE

If the toilet overflows, first turn off the water going to the toilet at the shutoff valve. It is very likely that you can resolve the problem by using a plunger to dislodge what might be causing the blockage.

Toilet problems can be the source of other **major** problems in your home. Be certain to address problems immediately to prevent them from becoming costly:

MAINTENANCE SUGGESTIONS

- ◆ Stains or moisture at the base of the toilet may indicate that the seal is damaged. Ignoring this problem can lead to a rotting floor, a damaged ceiling beneath the floor, and leakage of sewer gas into your home. Please report to management immediately.
- ◆ Continuous running water after flushing will cause excessive water and sewer bills and may be simple to remedy.

VACATIONS

It is a good idea to unplug all electrical appliances and shut off water valves to washing machines if you will be gone for more than a few days. If you go on vacation during the winter, DO NOT turn off the heat. DO NOT turn the thermostat to lower than 60 degrees while you are gone.

WATER

As a resident of a Lease Option Home, you are responsible for paying the water and sewer bill for your home. Excessive water usage will result in a higher water bill. Some tips on conserving water:

Report leaky faucets. A leaky faucet can waste up to 2,500 gallons of water per year.

- ◆ Use showers rather than baths. An average shower uses half as much water as a bath.
- ◆ Water the lawn only when it needs water.
- ◆ Always make sure that all faucets are shut off completely.
- ◆ Only use your clothes washer and dishwasher when you have a full load.
- ◆ Use a nozzle on your hose so that you can shut off the water flow when washing your car, etc.

MAINTENANCE SUGGESTIONS

WATER LEAKS

Report a leaky faucet or a running toilet to maintenance. Neglecting these items is costly. You will be amazed at how much your water bill will increase from one leaky faucet. Keep in mind if you do not pay for water that excessive water bills may be charged back to you.

WATER SHUT-OFF

There is a main valve to turn off all the water in the house, and there are individual valves for different parts of the house. You may want to tag each valve to indicate what it is connected to, so they are easier to find when problems occur. The **main shut-off valve** is usually located near the water meter and will have a handle. (Management will show at move in)

Most shut-off valves for the water are located under the kitchen sink or bathroom vanity, behind the toilet. If you cannot shut off the water at the valve, turn it off at the main valve, which will be located in your basement or utility room. It is a good idea to know where the **shut-off valves** are located. (Management will show at move in)

WINDOW COVERINGS

Management provides window blinds upon move-in for your homes. Covering windows in your home is important to protect your belongings and your privacy also showing uniformity for curb appeal. If window blinds are damaged you can purchase and install or management will purchase and install, which will then be charged back to you.

TIPS FOR BETTER LIVING

CHILD SAFETY

TIPS:

- ◆ Locking cabinets for matches, lighters, flammable liquids, potentially poisonous household cleaners, garden pesticides, auto chemicals, etc.
- ◆ Plastic safety caps to cover any unused electrical outlets; cabinet locks for kitchen, hobby areas, and bath vanities.
- ◆ Edge guards for sharp-edged furniture and fireplace hearths.
- ◆ A lockable, “child-proof” section for every medicine cabinet..
- ◆ Spout guards and a mixer faucet for hot and cold bathtub water faucets.

FIRE PREVENTION

On averages, **fires** kill approximately 5,500 Americans and injure over 300,000 each YEAR. Renters insurance is highly recommended. The major CAUSES of home fires are:

Smoking 26%	Suspicious 16%	Child Playing 10%
Heating 14%	Electrical 10%	
Cooking 8%	All other causes 16%	

To help prevent fire:

- ◆ **Never use your oven to supplement your heating system.** This can create health problems and increases the risk of a fire also creates safety issues for children. If you have problems with your heat, report the problem to the Property Management office.
- ◆ Be sure to replace batteries in smoke detectors when day light savings time changes.
- ◆ Do not accumulate items such as newspapers, trash, etc. in your home. This could be a fire hazard, and a haven to pests.
- ◆ Clean grease from cooking surfaces promptly, since this is a major cause of fires and attracts insects.

TIPS FOR BETTER LIVING

FIRE PREVENTION

- ◆ Never use or store combustible items like gas or kerosene in your home.
- ◆ Smokers, never smoke in bed and use caution disposing of ashes.
- ◆ Avoid overloading electric circuits. Never leave **portable space heaters** unattended. They are one of the leading causes of house fires when not used properly. Be sure not to place items that can burn close to space heaters.
- ◆ Be careful when burning **candles**. Be sure to place them in sturdy holders, and out of reach of children. Never leave lit candles unattended.
- ◆ Never hang clothes near the hot water tank or furnace. Do not store boxes, etc. near the hot water tank or furnace.
- ◆ Replace missing or burned out light bulbs in hallways, entranceways and parking areas.

GENERAL SAFETY TIPS

- ◆ Keep **emergency phone numbers** close to the phone or cell phone including fire, police, poison control. Make sure everyone knows the location of these numbers.
- ◆ Make sure **flashlights** are functional or use **flashlights** with built-in, rechargeable batteries. Keep the flashlights readily accessible at bedsides and in the basement.
- ◆ Use **night-lights** near bathrooms, bedrooms, and stairwells. Make sure stairwells and hallways are always adequately lit. Provide sufficient **lighting** to all walkways and entrances to your home.
- ◆ Keep a well-stocked **first aid kit** (including ipecac syrup) in your home. Make sure everyone knows where to find it and how and when to use the items in it.
- ◆ Be careful when washing hair or cleaning food in the sink. You may be charged back for repairs if toys, combs, toothbrushes, paper towels, etc. are pulled out of your sink or toilet.
- ◆ Basement floor drains is sometimes located in the middle of the floor, dust, lint, and other items tend to accumulate there. Cleaning out the drain regularly will prevent backup and prevent water from overflowing.

TIPS FOR BETTER LIVING

KEEPING UP YOUR YARD

The outside appearance of your home is as important as the inside. Maintaining a neat yard improves the look of the neighborhood around you. Here are some hints for maintaining your lawn:

- ◆ Cut the lawn at least once a week, unless it is particularly dry and not growing.
- ◆ Do not cut the lawn too short. Longer grass is protected from the hot summer sun and trampling feet. Higher grass also prevents weeds by choking them out as they try to sprout.
- ◆ Be sure your lawn mower blades are kept sharp. Cutting with dull blades leaves your lawn prone to sun damage, insects and disease.
- ◆ Do not cut the grass if it is wet from the dew or the rain. Wet grass will clump and not cut evenly.

You may want to add flowers, shrubs and trees to your yard to improve its appearance. Your local nursery is a wealth of information about plants, and can tell you the best for your circumstances. Some things to consider:

- ◆ How much sun will the plant get?
- ◆ What is the soil like in my yard?
- ◆ Do I want to replant every year, or would I like flowers that come back each year on their own?