

Homeowners Survival

GUIDE

Tips and Tricks

Howdy from Texas, new Habitat Homeowner!

Congratulations, WOOHOO, clap clap, loud applause because YOU DID IT!! You did all the painstaking and difficult work to arrive at this exciting time in your life! What a miraculous milestone, be very proud!! You will face challenges as a homeowner but the hardest part is behind you. You will tackle the tricky things ahead with ease and help from others when needed :)

Here are some tips I learned in life that may help, who knows? Everyone is different, everyone does things differently and you will find what works best for you and your family!

Seems obvious but - do create a home binder for home maintenance, especially for dates you fixed or replaced things. Know where you water shut off is, I still forget where that darn thing is.

Use hooks inside cabinets to hang lightweight things like measuring spoons and such.

Put emergency or other info on the inside of your cabinets in the kitchen.

Talk to your neighbors and other homeowners. Ask them what problems they faced and how they fixed them. The Nextdoor app is your friend.

Use the walls inside your closets and in your garage to hang things - there's so much more storage when you go UP and stuff is more safe from critters and bugs.

Use leftover clear food jars for hardware and things so you can see what's in there. Re-use clear bags for storing items so you can see your stuff.

When you add in something new, remove something else.

Get an account that does not have easy cash or debit access to help you save up your emergency fund, like a credit union. Round up your purchases to the nearest dollar and save the change for your emergency fund.

Enjoy some time watching home hacks, tips and tricks videos and online posts from homeowners. It's cheap and very clever people will teach you new things that can solve or prevent problems.

If you can, be paperless do so as much as possible - paper is not pretty and it piles up fast!

Best way to save money at the store? Avoid even going in there - make it a challenging game and reward yourself in a free way.

The absolute BEST way to double your money? Fold it over and put it back in your wallet ;)

Give back to your community any way you can and look out for your neighbors. They will probably do the same.

Stay close to Habitat - they always know how to help :)

Best of luck - enjoy your new life as a homeowner, you deserve it!

Patrice McCarthy, CDHFH Supporter

Tips for Interior Wall Painting

Larry Cook, CDHFH Habitat Hero Volunteer

Background: Painting interior walls seems easy to some and challenging to others. But, if done correctly, the homeowner can save a lot of money on labor costs by doing it themselves. Paint comes in endless colors, but that's not all. Before you decide on your color, decide on which level of sheen you want in the room. Is it flat, eggshell, semigloss, or gloss? The best approach to get an answer is to go to the store and look over their display of the various sheens.

A good guideline is that if you are going to paint a kitchen or bathroom, an eggshell or semigloss is a good selection. This is because those two sheens are easier to wipe off dirt and marks. Flat sheen, which is generally used in all other rooms, does not wipe off as well. One caution here: any room that is painted with a sheen other than flat may require a primer coat before painting over. If you don't use the primer, your new paint may peel when cleaning. Also, almost all interior (and most exterior) paints are water-based, so your brushes and drips will clean up easier.

Tools needed:

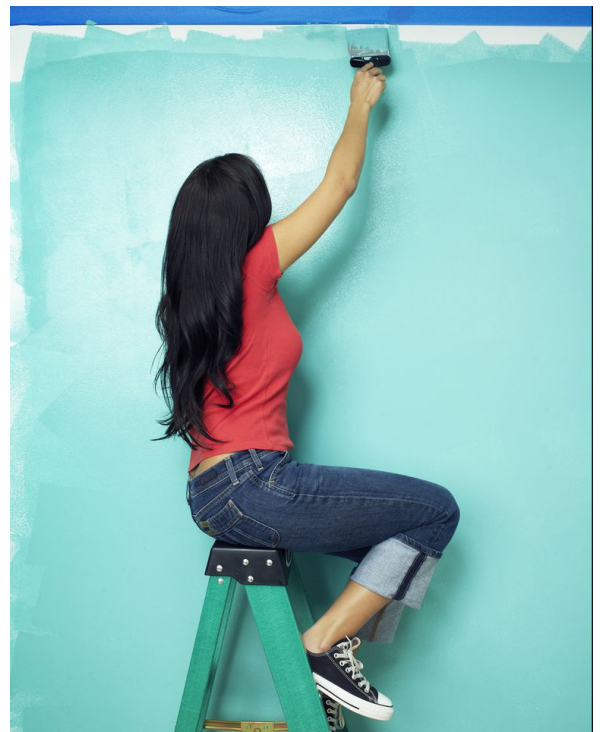
- Large drop cloth to catch drips and spills
- Paint brushes (buy good ones)
- Roller kit (handle, pan)
- Rollers
- Step ladder if necessary
- Straight-slot screwdriver
- Paint stirring stick (free at store)

Materials needed:

- Paint
- Rags
- Painting tape
- Small containers (to pour paint into for brush work)

Steps to complete:

1. Ensure your wall is clean and dust free.
2. Move any obstacles and lay down drop cloth.
3. Make sure you have plenty of good lighting. Try not to paint at night.
4. If the paint was bought more than a day before the job starts, shake the can vigorously, then open and stir the paint for several minutes.
5. Remove all the light switch and outlet plastic covers. This makes it easier for the roller person to paint and it's faster and makes your painting look more professional.
6. If two or more people are painting, have someone start on the "cutting" which is using a brush to paint all the corners and the edge between the wall and the ceiling. Before starting the cutting, use the painter's tape along the ceiling to keep from getting wall paint on the ceiling. If the painter is experienced, they can try without the tape. For the best effect with a brush, make the edge areas 2-3 inches wide on either side of the corner where walls meet and on the area above the baseboard and at the top of the wall.
7. Rolling should be done with an up-and-down vertical motion using even pressure on the roller. If paint drips off the roller, there is too much paint on it. Start at one side of a wall, go from top to bottom or bottom to top. Then, using a lighter amount of pressure on your roller, go over what you just painted. This will help insure there are no runs and help catch any missed areas.



8. Once you are finished with all your painting and are happy with the results, reinstall electrical plates, seal the paint can tightly, on the top of the can write what room was painted and store it in a reasonably warm, dry place. Paint will freeze, so the garage or shed are not good spots
9. When painting trim wood, semi-gloss interior paint should be used. 1/2-inch to 1-inch tapered brushes work best. Painters tape will help keep paint off the floor and drywall.

A few other points:

- If painting an outside door, the exterior should be painted with “exterior” paint.
- If you have to stop in the middle of a job, seal the paint can and put your brush(s) and roller(s) in a plastic bag and set them in the refrigerator or freezer. When ready to paint again, take them out to thaw (20-30 mins), then start painting again.
- Don't wear your best clothes when painting; even water-based paint doesn't wash out completely.
- If the metal part of the brush has paint on it, you are putting too much paint on your brush. Paint on the brush should cover no more than 1/2 - 3/4 of the bristles.
- If the paint you applied to the wall with a roller shows thin wet lines, you are putting too much paint on your roller, particularly on the roller edges.
- For the upper part of walls and ceiling you may need a pole extension. Most roller handles are threaded to take a wooden pole that is available at paint suppliers. If you have a push broom, that handle might fit.
- When you finish a wall, give it at least 30 minutes to dry, then have someone help you look over the wall to see if any spots were missed. Re-roll, or brush spots as needed.
- When using darker paints, missed spots will show up easier. When painting a lighter shade over a darker wall, you may need to do a second coat. Wait until the first coat is completely dry before deciding if more painting is needed.
- Use brushes that are about 2 inches wide and have a beveled look to the brush hairs; they are better for edge work. For big jobs, buy several rollers, all of the same type
- Music makes painting more bearable.

Ladies from Billy Reese-State Farm, CDHFH Partner

Encouragement

“Never forget how grateful you were when you stepped into your new home, and remain grateful.”

“You have worked so hard to get into this home...YOUR home. Embrace it. Enjoy it. Fill it with laughter. Paint it. Then, paint it again. Make it your own. <3”

Tips for cleaning a microwave:

- Saturate a sponge.
- Place in the microwave for 5 minutes. (DO NOT TOUCH SPONGE – IT WILL BE VERY HOT)
- Wipe microwave down.

Tips for cleaning a glasstop stove:

- Sprinkle baking soda on tough stains.
- Wet a kitchen towel with warm soap and water and place over baking soda.
- Let sit for 30 minutes then wipe clean! Good as new!

Tips for hanging a picture:

- Place toothpaste or lotion on the frame where the nail holes are.
- Get a piece of painters tape (sticky side up) and place over where the nail holes are.
- Put tape up on the wall and voila you are able to see where the nails need to go!

**Baking soda makes a great cleaner for most things without all the harsh chemicals.

Maintenance Tips for Heating System Filter

Larry Cook, CDHFH Habitat Hero Volunteer

Background: Your house heating, ventilation and air conditioning system (HVAC) has a replaceable filter to help remove dust and other airborne particles. Some of these filters are installed in the equipment that may be in your basement, crawl space or attic. For other systems, filters may be installed in one or more of your interior wall vents. For all filters, if they are not replaced (or cleaned in some types) you could end up with poor heating and air conditioning that may result in an expensive repair service visit. The good news is, these filters are easy to replace, and many are fairly inexpensive.



Tools needed: Possibly a screwdriver and/or a pair of pliers. In most systems, the access panel is removeable by hand without the need of any tools.

Materials needed: Replacement filter. *Note:* Make sure you purchase the correct size filter; there are literally dozens of different sizes and a wide range of cost.

Steps to install:

1. If your HVAC system owner's manual does not specify the type and size filter, take the time to look at the existing filter and write down the model number and measure the size – length, width and thickness.
2. Big box stores generally offer a large selection of HVAC filters. Look over your options after locating the correct size. Some will be “cleanable,” but most are one-time use. For the disposable ones, which are the type used by most homeowners, the packaging should tell you how long it should be used before replacing. Purchasing the more expensive ones does not necessarily mean you don't need to replace it as often.
3. Decide on your purchasing strategy. Many homeowners buy several of the less expensive ones, which are effective, but generally need replacing more often. The only downside to this approach is the frequency of replacing, but it does cost less. Writing down the date the filter needs replacing and sticking that date on your calendar or refrigerator will help ensure you don't end up with a clogged filter and HVAC repair problems.
4. Review your owner's manual instructions on replacing the filter(s). Dirty filters are not recyclable, so they should be placed in the trash.
5. Note how dirty the old filter is as different times of the year. This will result in different amounts of collected dust in the filter. If your replacement filter is your last one, put new ones on your next shopping list.
6. Filters are an important item for keeping dust, allergens and other particles out of your house and your lungs. So don't try to stretch their use to save a few dollars; it's not worth it.

Tips for cleaning clothes dryer filter and outdoor vent

Larry Cook, CDHFH Habitat Hero Volunteer

Background: A high percentage of house fires are caused by the buildup of lint in dryer filters and/or outside vents. Every time the dryer is used, the filter must be cleaned out. At least monthly, the outside vent exhaust grate should be visually inspected and any lint buildup on the vent grate needs to be removed.

Tools needed:

- Small scrub brush and/or used toothbrushes
- Damp cloth

Materials needed: None



Steps to clean:

For the dryer filter:

1. Locate the filter. The removeable filter is located either in the top of the dryer (under a small lid) or just inside the door along the lower rim.
2. Ensure the dryer is off, then remove the filter and use a damp cloth or wet your fingers to collect all the lint from the filter screen.
3. Reinstall the filter.
4. Discard the lint.

For the dryer vent:

1. Ensure the dryer is off.
2. Locate the outside vent. It should be on the exterior wall closest to where the dryer was installed.
3. Most vent grates can be removed by sliding them out gently. Remove the grid and using a scrub brush and/or used toothbrushes, clean all lint from the grate. Use water as needed. If the grate cannot be removed, use tools to brush away as much lint as possible.
4. Reinstall the grate.

Judy Gilmore, CDHFH Habitat Hero Volunteer

Get a screw driver set, a hammer and a pair of pliers. Tighten anything that comes loose before it falls apart. Then, you can do anything yourself. And save money as well as keeping your home looking new and great.

Saving on all the little details will help pay for something big that might come up.

Homeowner Tips: Be a Gardener!

Leslie Cook, Habitat Hero Volunteer

- Start small.
- Use pots on porches.
- Buy 2- or 3-gallon nursery pots (make sure they have holes in the bottom to drain water), plus some potting mix.
- Choose a location that gets lots of sun.
- Buy small plants and repot them into your bigger pots.
- Wait until at least mid- to late-April to have warm enough weather and warm soil.
- Can grow herbs and veggies, as well as flowers, in these pots.
- Parsley and basil grow well in pots. You can plant 2-3 plants in each pot.
- If you have more than you can use at any time, cut some branches, tie them together and hang them up in a closet to dry out, then put in a jar for later use.
- Tomato and pepper plants also do well in pots, although they take longer to produce and need more heat: plant in June. Once they get tall, tomato plants will need some support: install a long pole and tie the plant to it loosely to keep it upright when the tomatoes are ripening.
- If you have room, these pots can be brought indoors when it gets too cool outside, as long as you find a place with good sunlight. Protect your floor with plastic so it doesn't get wet from drainage from the pot.
- Maintain a steady watering schedule for whatever plants you have, adjusted for rain.
- Water plants at the pot level, not from above. This prevents mold from growing on upper leaves.
- For in-ground gardens, again, choose a site with lots of sunlight.
- **Tools needed:** shovel, hand trowel
- Pick an area along the side or back of the house, and dig up the soil to about 6-8 inches to loosen it. Dig in potting soil to add nutrients and lighten the soil.
- In a larger area, you can grow the herbs and vegetables noted above, plus lettuce and spinach for some good greens that you can grow from seed.
- Regular watering needed, as noted above.



Sheila Schieferstein, CDHFH Habitat Hero Volunteer

Whenever you are measuring anything to be cut, measure twice, cut once is the way to go!

You really only need two (2) items for repairs in your home ... Duct Tape and WD 40!
If it moves and it shouldn't, use the Duct Tape; if it does not move and it should, use the WD 40!

Homeowner Maintenance Tips - Repairing interior wall damage

Larry Cook, CDHFH Habitat Hero Volunteer

Background: Interior walls are made out of gypsum, hence it is called either gypsum board, dry-wall, or sheet rock. When damaged, the compressed gypsum between the two sheets of heavy paper tends to crumble. Drywall comes in several thicknesses, the most common for residential use is 1/2-inch.

Tools needed for repair:

- Serrated knife or small keyhole saw
- Phillips screwdriver or electric drill
- Spackle blade
- Paint brush

Materials needed:

- Drywall repair tape
- Small amount of spackle (white putty-like material)
- 3-4 one-inch drywall screws (for larger wall damage jobs)
- Newspaper or 1-2 sheets of paper (for damage less than three inches in diameter)
- Scrap of drywall of the same thickness
- Fine sandpaper
- Wall matching paint
- Drop cloth



Steps to repair damage:

1. Lay out drop cloth below wall damaged area to protect flooring.
2. For small holes (less than 3 inches in diameter), stuff newspaper/sheet paper into hole as backing. Ensure none of the paper sticks out of the hole.
3. For larger holes, slide a piece of scrap wood behind the hole, holding it with one hand and screw one drywall screw through the existing wall and into one side of the wood. Drive a second screw in on the other side. Have someone help with this step as needed. Cut a piece of drywall to fit into the hole, then using one drywall screw, secure it to the piece of backing wood.
4. Using the spackle blade, apply enough spackle to close the hole. Do not put on so much that it drips out of the hole.
5. Apply enough repair tape to cover the hole, or along all edges of the damage area for larger holes, and apply a small amount of spackle over the tape.
6. Wait until the spackle is completely dry. This could take one to two days. If you have a portable fan, it will help with drying.
7. When the damaged area is dry, apply another thin layer of spackle over the area. You are working to get the damaged area level with the outer drywall surface. This may take one or two applications.
8. When the surface is dry and level, lightly sand the area to get a surface that is smooth to the touch. The better you smooth out the area the less likely you will see any damage after you paint.
9. When ready, wipe the area clean and paint. Two coats of paint are recommended.

Ladies from FSNB- Banking for your world, CDHFH Partner

- Always get the extended warranty on your home appliances, it is likely to save you money in the long run should anything breakdown or need repair.
- Get your heater/AC serviced annually. It's easier to get appointments to have your heater serviced in the spring/summer, and your AC serviced in the fall/winter since they are not in season.
- Change the locks when you first move in, you never know who else had a copy of those keys!
- Always be kind to your neighbors because they will be your eyes and ears when you're not there.
- Having an Emergency Savings Funds is perfect for when things do break down in the home unexpectedly.
- If you're able to financially, pay extra towards your mortgage each month and you'll knock off some time from your loan!

Cleaning Tips Chrissy Kyriss, ReStore Director



CLEAN HOME
happy home

<p><u>monday</u></p> <p>BEDROOM DAY</p> <ul style="list-style-type: none"> - change sheets - dust & polish furniture - clean gan - sweep/vacuum floors - declutter 10 min 	<p><u>tuesday</u></p> <p>BATHROOM DAY</p> <ul style="list-style-type: none"> - clean shower & toilet - clean sink, counter - clean mirror - sweep & mop floors - change towels 	<p><u>wednesday</u></p> <p>KITCHEN DAY</p> <ul style="list-style-type: none"> - clean out refrigerator - clean counters - clean table & chairs - seep & mop floors - take out trash
<p><u>thursday</u></p> <p>LIVING ROOM DAY</p> <ul style="list-style-type: none"> - dust & polish furniture - clean tv - freshen fabrics - sweep/vacuum floors 	<p><u>friday</u></p> <p>ALTERNATE</p> <ul style="list-style-type: none"> -week 1: all appliances -week 2: kitchen cabinets -week 3: windows & blinds -week 4: walls & baseboards 	<p><u>saturday</u></p> <p>OUTSIDE</p> <ul style="list-style-type: none"> - clean out car - straighten up garage - sweep off steps - yard work

Sophie Uliano's

HOW OFTEN SHOULD YOU

CLEAN EVERYTHING

EVERY DAY

- Make bed
- Do laundry (as needed)
- Sweep kitchen floors
- Clean coffeemaker
- Clean dirty dishes
- Wipe down bathroom surfaces
- Wipe down kitchen counters & table
- Sanitize kitchen & bathroom sinks

EVERY WEEK

- Mop kitchen & bathroom floors
- Change bedding
- Scrub bathroom surfaces
- Toss expired food
- Clean mirrors
- Wipe down kitchen appliances
- Dust furniture
- Clean inside of microwave
- Vacuum your floors & furniture
- Sanitize sponges

EVERY MONTH

- Vacuum vents & woodwork
- Dust blinds
- Dust & clean light fixtures
- Clean your dishwasher, laundry machines and vacuum

EVERY 3-6 MONTHS

- Wipe down inside of fridge
- Wash pillows & comforters
- Clean kitchen range hood
- Vacuum mattress
- Wash shower curtain liner
- Descale coffeemaker & tea kettle
- Clean under & behind furniture
- Freshen drains & garbage disposal
- Clean patio/deck surfaces & furniture
- Clean inside of oven
- Clean out freezer

EVERY YEAR

- Clean fireplace & chimney
- Clean around dryer & vents
- Deep clean carpet & upholstery
- Clean drapes & curtains
- Deep clean windows
- Clear out gutters

SophieUliano.com

Recipes



Breakfast Casserole

Janie Libby, CDHFH Board Secretary

Ingredients

8 slices buttered bread, cubed
(It's easier to butter and cube if the bread is frozen.)
2 tsp. dry mustard
2 tsp. grated onion
2 tsp. salt
8 eggs
3 cups milk
6 slices cooked bacon, cut up
1 lb. grated cheddar cheese
2 cups broccoli pieces (optional)
1/2 jar chopped pimento (optional)

Instructions

1. Beat eggs with milk, onion and seasonings.
2. Stir in bread, bacon and cheese.
3. Pour into well-greased 9 x 13-inch baking dish.
4. Spread broccoli and pimento on top.
5. Cover and refrigerate overnight.
6. Bake uncovered 50 minutes at 350 degrees.
7. Let casserole set for 10 minutes, cut and serve.

Notes: Freezes well. Can be refrigerated and reheated.

Ladies from Billy Reese-State Farm, CDHFH Partner

Guacamole (Individual sized recipe)

Ingredients

- 2 haas avocados
- ½ jalapeno pepper, seeded, and minced
- ¼ red onion, finely chopped
- 2 heaping tablespoons of cilantro, finely chopped
- ¼ lime, juiced
- ¼ teaspoon of salt

Instructions

1. Combine all of the ingredients into a bowl and mash together until smooth. Add additional lime juice or salt to taste. For extra spiciness, you can leave in the jalapeno seeds.
2. *Storing the guacamole:* Put a layer of plastic wrap on the guac and squeeze the air out, then put another layer of plastic over whatever container you're using.



Black Bean Recipe

Ingredients

- 1 pound dried black beans
- 1 green bell pepper, halved and seeded
- 8 cups of water
- 1 medium onion, quartered
- 2 cloves garlic
- 1 teaspoon dried oregano
- 1 teaspoon whole cumin seed, toasted
- 1 bay leaf
- Salt to taste
- ¼ cup of dry sherry
- 1 tablespoon of red wine vinegar
- 2 tablespoon of olive oil

Instructions

1. Soak the beans, then drain beans and cover with 8 cups of water, simmer, covered for approx. 1½ hours until beans are almost tender.
2. Combine green bell pepper, onion, garlic, oregano, cumin, bay leaf and a little of the cooking water in a blender. Blend on low until the mixture is smooth.
3. Add blended mixture to the beans. Bring to a boil again, then reduce heat to simmer.
4. Add salt, sherry, and vinegar. Simmer, uncovered until the bean mixture becomes thick, about 2 hours.
5. Add olive oil immediately before serving.

Chicken Marinade

Ingredients

- 1 (2 oz) package of dried ancho chilies
- 1 (7 oz) can chipotle pepper in adobo sauce (discard chipotle pepper, skim out seeds)
- 1 teaspoon black pepper
- 2 teaspoons cumin powder
- 2 tablespoons fresh oregano, chopped
- 6 cloves of garlic
- 2 teaspoons salt
- 1 red onion, quartered
- ¼ cup oil (canola/vegetable/olive)
- 1 whole boneless, skinless chicken (3 lbs of chicken thighs)

Instructions

1. Soak dry chilies overnight in water, until soft, remove seeds. Add chilies and rest of the ingredients in blender. Puree until smooth.
2. Poke chicken with fork to let the marinade soak in. If you're marinating overnight, do not poke chicken too much.
3. Spread marinade over chicken, refrigerate for one hour or up to overnight.
4. After marinating, grill on medium high on an indoor grill where the chicken can be pressed flat.

Cilantro Lime Brown Rice

Ingredients

- 2 cups brown rice, uncooked
- 4 cups water or (1/4 cup lime juice)
- 1 lime
- ½ cup fresh cilantro, chopped unpacked
- 1 teaspoon sea salt
- 1 teaspoon garlic, minced

Instructions

1. In a medium sized pot, on medium/high heat, bring brown rice and water to a rolling boil. Then, reduce heat to low and cover for about 35 minutes or until all of the water is evaporated.
2. Transfer brown rice to a medium sized bowl and let cool in the fridge for about 30 minutes.
3. Once the rice has cooled a little bit, cut a lime in half and squeeze lime juice onto rice. Do with both lime halves and mix.
4. Chop fresh cilantro. Add to the rice.
5. Add in garlic and salt, mix to combine.
6. Serve warm.



Cauliflower Hash

Heather Kline, CDHFH Resource Development Manager

Ingredients

2 lbs of hamburger
2-10 oz. bags of frozen cauliflower*
Garlic powder, to taste
Fresh cracked pepper, to taste
2 - 3 cups of shredded cheese (I use cheddar, but have mixed in Monterey Jack or Colby Jack)



Instructions

1. Season hamburger with garlic powder and pepper. Cook until done, breaking into small chunks. Drain grease.
2. Add in both bags of cauliflower.* Season with more garlic powder and pepper, as desired. Place lid on top and steam until vegetables are cooked through.
3. Add cheese on top and replace lid. **DO NOT STIR**. Allow cheese to melt on top about 1 minute.
4. Remove lid and stir in melted cheese. Serve.

* You can add in any type of frozen vegetables you like. Just steam veggies until they are finished.

Homemade Cheez-Its

Heather Kline, CDHFH Resource Development Manager

Ingredients

1 package thin-sliced cheddar cheese

Instructions

1. Preheat oven to 250 degrees. Line a baking sheet with parchment paper.
2. Cut cheese slices into 9 pieces. Place on baking sheet making sure they are not touching each other.
3. Bake for 30-35 minutes. Let cool before serving.



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