



# Renters/Homebuyers Guide

TDS-21717

360-716-4580

\_\_\_\_\_: Tenant Specialist

Emergency After Hours (ONLY)

425-622-4855

## Keeping Our Tulalip Homes Safe, Healthy and Beautiful

A Renter's/Homebuyer's Guide



## Renters/Homebuyers Guide (Continued)

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### **GARBAGE DAYS:**

#### **TUESDAY**

WATERWORKS, MISSION HIGHLANDS, SILVER VILLAGE,  
FARRIS PROPERTY, TURK

#### **WEDNESDAY**

CHURCH SITE, BATTLE CREEK, YSITE, BEATTY PROPERTY,  
28TH STREET, ELDER VILLAGE

#### **THURSDAY**

QUIL CEDA (ALL DEVELOPMENTS)  
JOHN SAM (ALL DEVELOPMENTS)



## Renters/Homebuyers Guide (Continued)

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### Keeping Our Tulalip Homes Safe, Healthy and Beautiful A Renters/Homebuyers Guide

\*Introduction

\*Emergency Contact Numbers

\*Alternate Community Resources

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- B. Burn Prevention
- C. Prevent Falls
- D. Throughout the House
- E. Insurance
- F. Health & Safety In The Kitchen
- G. A Home Plan
- H. An Escape Floor Plan Grid
- I. Child/Baby Proofing Your Home
- J. First Aid

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- F. Biological Pollutants



## Renters/Homebuyers Guide (Continued)

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- H. How to Clean a Bathtub
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- M. How to Clean a Refrigerator
- N. How to Clean an Oven
- O. How to Clean the Stove
- P. How to Clean Kitchen and Area Rugs
- Q. How to Clean a Ceiling Fan
- R. How to Clean an Exhaust Fan
- S. How to Wash Wood
- T. How to Remove Grease and Water Stains From Wood



## Renters/Homebuyers Guide (Continued)

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- U. How to Clean Painted Walls
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## Introduction

This book is provided to you by the Tulalip Tribes' Housing Department. The information you will find in this book will include everything from emergency information and safety and health information to general housekeeping, pest control and water and energy conservation. We in this department would like to provide you with all of the tips and advice possible to ensure that your home is safe, healthy and clean for you and your family for many years to come.





For emergency, dial **911** or from cell phone **112**

Tulalip Police Department .....	360-716-4608
Fire Department .....	360-651-2416
Washington Poison Control.....	800-222-1222
Emergency Management.....	360-716-5945
Tribal Court.....	360-716-4773
Health Clinic .....	360-716-4511
Pharmacy .....	360-716-2660
Beda?Chelh .....	360-716-3284
Family & Youth Services .....	360-716-4400
Elders/Senior Services .....	360-716-4548
TANF .....	360-716-4701
Housing Department.....	360-716-4580
Tulalip Utilities .....	360-716-4840



## Snohomish County Community Resources

### Rental Assistance

Boeing Employee Community Fund–Direct Aid to Boeing Employees.....	888-412-2273
Department of Social and Health Services Smokey Point Office .....	360-651-5200
Lutheran Community Services NW Concern for Neighbors.....	425-670-8984
Pathways for Women YMCA .....	425-774-9843
Saint Vincent De Paul .....	425-355-3504
Salvation Army .....	425-259-8129
Stanwood–Camano Community Resource Center.....	360-629-5257
Volunteers of America Family Support Services.....	425-259-3192
Westgate Chapel.....	425-775-2776

### Utility Assistance

American Red Cross (Project Pride).....	425-252-4103
Arlington Community Chest.....	360-435-2168
Boeing Employee Community Fund–Direct Aid to Boeing Employees.....	888-412-2273
Darrington Community Services Center.....	360-436-1833
DSHS Washington Telephone Assistance (Verizon).....	800-483-4100
Energy Assistance Program .....	425-259-5185/800-562-4367
Lutheran Community Services NW Concerns for Neighbors .....	425-670-8984
Pathways for Women YMCA .....	425-774-9843
PUD #1 of Snohomish County Senior/Disabled Discounts .....	877-783-1000
Saint Vincent De Paul .....	425-355-3504
Salvation Army (Natural Gas Only) .....	425-259-8129
Stanwood–Camano Community Resource Center.....	360-659-5257





**Utility Assistance** *(continued)*

- Stillaguamish Tribe ..... 360-629-5257
- Volunteers of America Sky Valley Community Resource Center ..... 360-793-2400
- Westgate Chapel..... 425-775-2776

**Emergency/Homeless Shelter**

- Domestic Violence Services of Snohomish County ..... 425-252-2873
- Everett Gospel Mission (Women, Children, Men) ..... 425-252-1297

**Food Banks**

- Snohomish Community Food Bank..... 360-568-7993
- Marysville Food Bank ..... 360-658-1054
- Tulalip Church of God/Food Bank..... 360-653-7876

**Other Emergency Assistance**

- American Red Cross ..... 425-252-4103
- Domestic Violence Services for Snohomish County..... 425-252-2873
- Providence Sexual Assault Crisis Center ..... 425-252-4800
- Catholic Community Services.....425-257-2111/888-240-8572
- Veterans Assistance Program ..... 425-388-7255
- Boys & Girls Club of Snohomish County–Tulalip Club ..... 360-716-3400
- Operation School Bell (Assistance League of Everett) ..... 425-252-3011



# Renters/Homebuyers Guide *(Continued)*

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## Chapter 1 Safety

Practice safety in your Tulalip home. Being safe is very important to not only you and your family but to this department as well as the whole community. This chapter covers fire prevention, burn prevention, how to prevent falls in the home, safety throughout the home including child and baby proofing, a fire escape plan and a simple guide to First Aid.

### A. FIRE PREVENTION

1. Test all smoke alarms monthly, and replace the batteries twice a year, when you change your clocks for the start and end of Daylight Savings Time. When the smoke alarm beeps, this means that the battery is low and needs to be changed.
2. In most single story homes the smoke alarms are connected in such a way that when one of arm goes off all alarms go off and the only way to turn it off is to use the silence button on the smoke alarm. Once you have silenced the smoke alarm, the alarm will beep for about five minutes: this is to make sure that there is no more danger of fire.
3. Plan and practice a fire escape route with your family.
4. Fix potential fire hazards, such as frayed electrical wires, remove wires from under carpet.
5. Move candles away from flammables, such as draperies or paper.
6. Do not leave candles unattended.
7. Keep your fire extinguisher where it is easily seen and accessible.
8. Check your fire extinguisher to make sure that it has a current service tag and that the needle on the pressure gauge is in the green area.
9. Burn only dry seasoned wood. Hardwood such as Alder, Maple, or Fir.

### B. BURN PREVENTION

1. Hot soup on the stove top can fall and burn someone, so make sure to turn the panhandles in.
2. Keep range top free and clean of grease and clean regularly under stove top.
3. Check to see that your hot water heater is set at 120 degrees Fahrenheit or less.
4. Don't let children touch or get near hot items.
5. Always supervise your children in the kitchen.

### C. PREVENT FALLS

1. Make sure all throw rugs have non-skid padding under it.



## Renters/Homebuyers Guide (Continued)

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2. Use a bath/shower mat near the bathtub or shower.

### D. THROUGHOUT THE HOUSE

1. Unplug electrical appliances when its not in use.
2. Avoid overloading electrical outlets.
3. Wherever children are present use coverlets that prevent fingers or other small objects from being "plugged in".
4. Lock cupboards and cabinets that contain detergents, bleaches, nail polish and hairspray or other potentially harmful substances.
5. Keep all furniture, clothing, storage boxes, etc. at least 2" away from the wall so that you have air circulation which prevents mold growth.

### E. INSURANCE

1. If your house or apartment suffers from a fire, storm, or other severe damage caused by an accident please notify the Tulalip Housing Department as soon as possible.
2. Housing Department staff will respond and perform basic work to protect the property from further damage.

### F. HEALTH AND SAFETY IN THE KITCHEN

Before preparing, serving or eating food...

1. WASH your hands thoroughly with SOAP and warm water. SCRUBBING for 10–15 seconds.
2. WASH fresh vegetables and fruits thoroughly.
3. CLEAN and DISINFECT cutting boards and counter tops.

After handling raw meat, fish or poultry...

1. Use a clean sponge or cloth to wipe up blood/juices from raw meat, fish and poultry. CLEAN and DISINFECT any soiled surfaces, such as cutting boards and counter tops. Rinse sponge/dishcloth thoroughly.
2. WASH your hands with SOAP and warm water, SCRUBBING for 10–15 seconds.
3. THOROUGHLY WASH silverware, dishes, pots and pans, and cooking utensils.

Frequently...

1. LAUNDER towels, wash cloths and sponges.
2. CLEAN and DISINFECT sinks and often touched kitchen surfaces like handles on refrigerator, dishwashers, ovens, microwaves, faucets, drawers and cabinets.
3. Clean the insides of refrigerators and microwave ovens.



## Renters/Homebuyers Guide (Continued)

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### G. ESCAPE PLAN

1. Explain to your family that you're going to create a home escape plan that could save you all in the event of a fire.
2. Use our escape grid at the end of this chapter.
3. Draw a simple diagram of your house.
4. Go through the diagram carefully with family members and find two escape routes for every room in the house—the bedrooms in particular. Windows are included as escape routes. If living in an apartment, locate the fire exits and stairs.
5. Draw arrows on the escape plan, showing the ways out.
6. Make sure every family member is familiar with the exits shown.
7. Decide on a place for family members to meet outside.
8. Stress the fact that family members should get themselves out in the event of a fire. Do not go running through the house looking for others. Go to a neighbor's home and call 911.
9. Practice opening windows, taking off screens, and if on a second story, use downstairs exits if possible. If not possible have the person stand by the window to be rescued. If smoke is coming upstairs then get on the roof and wait for help.
10. Make sure there are no security bars on bedroom windows—or If there are, make sure they can be opened and closed easily.
11. Tape a copy of the home escape plan to the back of each bedroom door.

**TIPS:** Lower your children down through a window before escaping yourself. They may be too scared to escape if you go first and then motion for them to come down. Keep bedroom doors closed at night and teach family members how to feel the door before opening it if the smoke detector goes off. To check for heat, place the back of your hand on the door, start at the bottom of the door and work up it as high as possible. Then place the back of your hand on the doorknob (metal conducts heat better than wood—if there is any heat outside the door you should be able to feel it). If you don't feel heat, crack open the door slowly, staying low, and check for smoke. If the bottom of the door is hot **DO NOT OPEN** and If smoke is present, use your other way out. Set up a tour for your children at a local fire station to help them to understand the Importance of fire safety. Make sure there are working smoke detectors in every bedroom and in hallways outside the bedrooms.

**WARNINGS:** If a smoke detector goes off, you have just seconds to respond. There is absolutely **NO TIME** to gather possessions, pets, and possibly each other. Your best response is to leave the home immediately, gather at your prearranged meeting place and call 911 from a neighbor's home. Never go back into the house once you've escaped from the fire.



### I. CHILD AND BABY PROOFING YOUR HOME

Once your child is walking, making your home safe for a baby is almost a daily chore. Here are some important things to watch for:

1. Keep coins, small toys, nail scissors, and balloons—any item that is small enough to fit in a toilet paper roll out of an infant's reach.
2. Remove mobiles and other hanging toys from the crib as soon as your child can reach up and touch them.
3. Remove the plastic ends on doorstops or replace the stops with a one-piece design.
4. Shorten drapery and blind cords.
5. Drill breathing holes into any trunk that you are using as a toy box in case a child gets trapped inside, install safety hinges on toy box, or buy one with a removable lid to prevent pinched fingers.
6. Lock any potentially dangerous substance in an upper-level cabinet. This includes alcoholic beverages, household cleaning formulas, laundry supplies, medications (including non-prescription varieties like vitamins, and Children's Tylenol or Advil), paint, kerosene, gasoline, charcoal, lighter fluid, bug spray, pesticides and fertilizers.
7. Place houseplants out of kids' reach; know the names of your plants in case a child eats one of them.
8. Keep a bottle of Ipecac and activated charcoal in your home, but use only when instructed by a medical professional.
9. Cover every electrical outlet in your home with a child-resistant outlet cover.
10. Install ground fault circuit interrupters on outlets near sink and bathtubs since they stop an electrical current when an appliance gets wet.
11. Place screened barriers around fireplaces, radiators, and space heaters.
12. Install hardware-mounted safety gates at the top and bottom of stairways.
13. Pad the edges of coffee tables and brick or tile fireplaces.
14. Remove the crib bumper pad as soon as your child can get up on all fours.
15. Position audio/video equipment so children cannot pull televisions or stereos off of furniture.
16. Keep appliance cords wrapped short
17. Secure bookshelves, entertainment centers, and bureaus to walls to prevent them from toppling onto children.



## BASIC FIRST AID PROCEDURES

### Injury

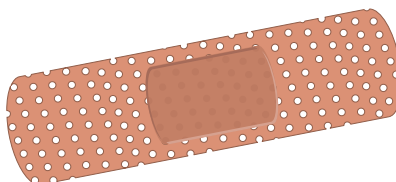
Nose Bleeds  
Animal Bites  
Serious Falls  
Severe Wounds  
  
Small Wounds  
Bruises  
Burns

### Treatment

Pinch nose and tilt head forward  
Wash wound, identify animal and report bite  
Do not move victim; call 911  
Have victim sit or lie down, apply direct pressure to stop the bleeding, call 911  
Wash the wound, apply dressing and bandage  
Apply a cold compress  
**1<sup>st</sup> and 2<sup>nd</sup> Degree:** Put burn in cold water, pat dry and cover with clean bandage. Do not break blisters.  
**3<sup>rd</sup> Degree:** Do not put water on an open wound, do not remove burned on clothing. Cover the burn lightly and get medical help!

- A **1<sup>st</sup> Degree Burn** is red, sore, and covers a small area.
- A **2<sup>nd</sup> Degree Burn** is blistered and painful.
- A **3<sup>rd</sup> Degree Burn** causes the skin to be white or charred and there is a loss of skin layers.

**FOR ALL SEVERE WOUNDS AND BURNS CALL 911**





## Chapter 2

### Health and Indoor Air Quality

Indoor air quality is very important to our health. In this section you will find information about the growing concern for our indoor air quality. Since we spend 65%–90% of our time indoors, the air quality in our home does affect our health. Children and the elderly spend even more time indoors. Allergy and Asthma sufferers are having reactions to indoor pollutants. Missing work or school because of allergies or asthma costs us in lost wages, lower grades and higher medical cost. **Studies of indoor air quality show that we can control these illnesses by cleaning and airing out our homes regularly.** Regular housecleaning using alternative cleaning products and making sure that your house has fresh air intake works for proper ventilation. Using exhaust fans to eliminate moisture will go a long way toward Improving your indoor air quality.

- The Environmental Protection Agency lists poor indoor air quality as the **fourth** largest environmental threat to our country.
- The rate of children with asthma has increased so much that asthma is the **sixth** ranking chronic condition in our nation and the leading serious chronic illness of children In the U.S.
- Exposure to indoor air pollution such as molds, pet dander, pollen and dust can pose serious health risks and contribute to respiratory disease, asthma, allergies and even cancer.

Common problems that occur in our homes include: musty odors and mold growth, window condensation, structural rot, peeling paint, damp crawl space, and high utility costs. In the house, poor indoor air quality can result in structural rot within the walls and attic and around window framing from excess moisture.

The following sections of this chapter include information on indoor air quality, how it's affecting us and how to control it by reducing moisture, increasing ventilation and cleaning.

- Use kitchen and bathroom exhaust fans that are vented to the outdoors. Vent clothes dryer to the outdoors.
- Dry off wet surfaces and correct water problems. Do not hang-dry clothes inside and when boiling water use the exhaust fan.
- Maintain and clean all appliances that come into contact with water. Change the filters on heating systems frequently and write date on the filter so you know when to replace it.
- Dust mites, pollen, mold spores and other allergy-causing agents can be reduced, although not eliminated through regular cleaning and keeping the dampness down by controlling moisture.





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- Discard down pillows and comforters after 5 years.
- Eliminate second hand smoke. Smokers should smoke outdoors.
- Use alternative cleaners. Check out our alternative household cleaner section.
- Place allergen impermeable covers over mattresses and pillows. Feather pillows and down comforters are not recommended for individuals with asthma or allergies. Bedding should be washed every week.
- Use a higher efficiency vacuum filter bag. Dirt can hide in rugs and carpets and be difficult to remove.

### A. MOLDS

Molds are found nearly everywhere. They spread and multiply by releasing tiny spores into the air. If enough spores are in the air inside your house, they can contribute to asthma, allergies and other health problems. Mold can also be a structural problem if left untreated. Mold needs food (such as wood products or paper) and a source of moisture to grow.

#### 1. PREVENT MOLD GROWTH

- a. Clean, disinfect and dry surfaces
- b. Check for leaks: if a leak is found, repair and clean any moisture damage caused by the leak.
- c. Reduce moisture in the home by using exhaust fans while showering and when boiling water. After shower or bath, run bathroom exhaust fan for 1 hour.
- d. Keep relative humidity in homes between 30–50% year round.
- e. Increase airflow in home by moving furniture at least 2" away from walls and opening closet doors.

#### 2. STEPS TO REDUCE EXPOSURE

- f. Identify and correct the moisture source. (e.g. leaky roof or window)
- g. Clean, disinfect and dry the wet area. (Should be cleaned quickly; mold will grow within 24–48 hours)
- h. Remove any materials affected by the mold, remove porous materials that have been damaged by mold, such as sheet rock, carpeting and plywood.

### B. INHALE PARTICLES

1. SOURCES: Wood stoves, kerosene heaters, and environmental tobacco smoke.
2. HEALTH EFFECTS: Eye, nose, and throat irritation; respiratory infections and bronchitis; lung cancer.
3. STEPS TO REDUCE EXPOSURE
  - a. Make certain that all doors on wood stoves fit tightly (check front door seal for cracks).
  - b. Have a trained professional inspect, clean and tune up central heating system (furnaces, flues and chimneys) annually. Repair any leaks properly. Do not idle car inside garage.

c. Do not smoke inside.



### C. ORGANIC POLLUTANTS

1. **SOURCES:** Household products including paints, paint strippers and other solvents; wood preservatives; aerosol sprays; cleaners and disinfectants; moth repellents and air fresheners; stored fuels and automotive products; hobby supplies and dry cleaned clothing.
2. **HEALTH EFFECTS:** Eye, nose and throat irritation, headaches, loss of coordination, nausea, damage to liver, kidneys and central nervous system.
3. **STEPS TO REDUCE EXPOSURE:**
  - a. Use household products according to manufacturer's directions.
  - b. Use outdoors or in well-ventilated places.
  - c. Throw away unused or little-used containers safely; only buy in quantities that you will use soon.
  - d. Use non-toxic alternatives.

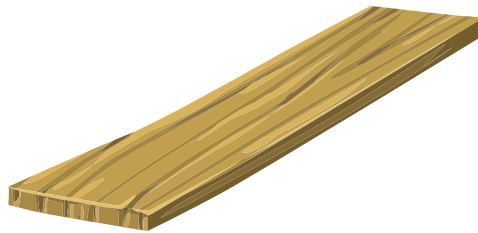


### D. FORMALDEHYDE

1. **SOURCES:** Pressed wood products (hardwood, plywood, wall paneling, particleboard and fiberboard) and furniture made with these pressed wood products, urea-formaldehyde

foam insulation (UFFI), combustion sources and environmental tobacco smoke, durable press drapes, other textiles and glues.

2. **HEALTH EFFECTS:** Eye, nose and throat irritation, wheezing and coughing, fatigue, skin rash and severe allergic reactions. May cause cancer.
3. **STEPS TO REDUCE EXPOSURE:**
  - a. Use "exterior grade" wood products (lower-emitting because they contain phenol resins, not urea resins).
  - b. Increase ventilation, particularly after bringing new sources of formaldehyde into the home.



### E. PESTICIDES

1. **SOURCES:** Products used to kill household pests. Also products used on lawns and gardens that drift or are tracked inside the house.
2. **HEALTH EFFECTS:** Irritation to eyes, nose, and throat, damage to central nervous system and kidneys, cancer.
3. **STEPS TO REDUCE EXPOSURE:**
  - a. Use strictly to manufacturer's directions. Apply only in recommended quantities.
  - b. Mix or dilute outdoors.
  - c. Take plants or pets outside, where possible. Increase ventilation when you are using indoors.
  - d. Use non-chemical methods of pest control when possible.
  - e. Do not store unneeded pesticides inside home; dispose of unventilated containers safely.
  - f. Store clothes with moth repellents in separately ventilated areas, if possible.
  - g. Minimize use of air fresheners.

### F. BIOLOGICAL POLLUTANTS

1. **SOURCES:** Wet or moist walls, ceilings, carpets, and furniture, poorly maintained humidifiers, dehumidifiers, and air conditioners, bedding, household pets.
2. **HEALTH EFFECTS:** A host of illnesses and diseases may occur from biological; upper respiratory irritations.

### 3. STEPS TO REDUCE EXPOSURE:

- a. Install and use fans vented to outdoors in kitchens and bathrooms (example: boiling water, bathing/showering).
- b. Vent clothes dryer to outdoors.
- c. Empty water trays (drip pan) on air conditioners, dehumidifiers, refrigerators frequently and under the stove top.
- d. Clean and dry, or remove water damaged carpets.

### G. ALTERNATIVE HOUSEHOLD CLEANERS

1. Baking Soda (bicarbonate of soda)—Cleans, deodorizes, softens water and is a good scouring powder.
2. Pure Soap—Completely biodegradable, is non-toxic, and is available as liquid soap, soap flakes, soap powder, or bars of soap.
3. Washing Soda—Cuts grease and remove stains.
4. White Vinegar—Cuts grease freshens and is a mild disinfectant.
5. Lemon Juice—Cuts through grease and stains on aluminum and porcelain.
6. Salt (table)—Mild abrasive, disinfectant.

#### a. SAFETY PRECAUTIONS:

When preparing alternative cleaners or pest repellents, safety measures should be taken. Although these are environmentally friendly cleaners the same must be followed as if they were general cleaners.

Some precautions are:

- Wear gloves when preparing or using cleaners and repellents.
- Ventilate, open window, or turn on exhaust fan.
- Take care when handling and mixing solutions.
- Avoid contact with eyes.
- Keep cleaners and repellents out of reach of children.
- Clearly mark the container with the name of the substances in the cleaner or repellent and its use.





## Renters/Homebuyers Guide (Continued)

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### H. RECIPES FOR NON-TOXIC ALTERNATIVES: GENERAL HOUSEHOLD CLEANERS

1. Mix together 1 tsp. liquid soap (Castile), 1 tsp. borax, 1 tbsp. of lemon juice and 1 quart of warm water.
2. Mix together ¼ cup of baking soda, 1 cup of borax, 1 cup of vinegar and 1 gallon of water.
3. For surfaces that need scouring, try moist salt or baking soda and a scouring pad.

#### DISINFECTANT

1. For disinfectant, dissolve 1¼ cup of borax in 1 gallon of hot water.

#### MILDEW REMOVER

1. Mix together equal parts of vinegar and water in a spray bottle, and use lots of elbow grease! Apply borax to the mildewed area.
2. Mix a paste of borax and water. Use with a scrub brush or non-scratching scrubber pad.
3. Use window cleaner listed below and scrub with a brush or non-scratching scrubber pad.

#### WINDOW CLEANER

1. Mix equal amounts of vinegar and water in a pump spray bottle. Add 6–10 drops of liquid dish soap. Rub dry with newspaper to prevent streaking.

#### INSTEAD OF AIR FRESHENERS

1. Find source of odors and eliminate them.
2. Keep house and closets clean and well ventilated.
3. To absorb odors, place 2–4 tbsp. of baking soda in small bowl in refrigerator and around the house and pour 1 cup of baking soda in bottom of trash cans.

#### DRAIN CLEANERS

1. Pour ¼ cup baking soda down the drain, then pour 1 cup of vinegar down the drain wait 15 minutes then pour 2 quarts of boiling water down the drain.

#### OVEN CLEANERS

1. Remove remnants of charred spills with a non-metallic bristle brush. Clean oven with a paste of ¼ cup baking soda, 2 tbsp. salt and enough hot water to make paste. Let paste sit on spill for 5 minutes. Caution: Keep paste off oven wires and heating elements.
2. Mix 2 tbsp. liquid soap, 2 tsp. borax, 1 quart of warm water. Spray on oven and wait 20 minutes, then clean. For tough stains, scrub with very fine steel wool and baking soda.



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### TOILET BOWLS

1. Pour ¼ cup baking soda into bowl and let sit for an hour. Scrub and flush. Add borax for stains.
2. Coat stains in toilet bowl with paste of lemon juice and borax. Let sit about 20 minutes and scrub with bowl brush.

### RUGS

1. Sprinkle baking soda on dry rugs and vacuum. Use club soda for spot cleaning.
2. Mix together 1½ cup of white vinegar in a gallon of warm water.

### FURNITURE

1. Rub toothpaste on wood furniture to remove water marks.
2. Polish wood with 2 tsp. lemon oil and 1 pint mineral off in spray bottle. Spray, rub in, and wipe clean.
3. Mix 2 parts olive oil to 1 part lemon juice. After rubbing the mixture in, let stand for several hours and polish with a soft, dry cloth.

### LAUNDRY

1. Laundry detergent—Use basic soap or natural soap flakes.
2. Bleach—Substitute borax, lemon juice.
3. Oil stains remover—Club soda, lemon juice or salt.
4. Spot remover—Club soda, lemon juice or salt.

### REPELLENTS/PESTICIDES

1. Pesticide/Repellent—Ants (in house) locate entry point and seal with caulk.
2. Kill visible ants with soapy water.
3. Remove all food sources.
4. Squeeze a lemon and leave the peel.
5. Sprinkle chalk, cayenne pepper, dried mint or cinnamon at entry points.

### FLEA SPRAY OR POWDER

1. Put brewer's yeast and garlic on pet's food (consult your vet first).
2. Use flea comb.
3. Vacuum twice a week and dispose of vacuum bags in trash.
4. Wash pet's bedding.
5. Treat pet bedding with flea soap or citrus product.
6. Place cedar chips around bedding.

### MOSQUITO REPELLENT

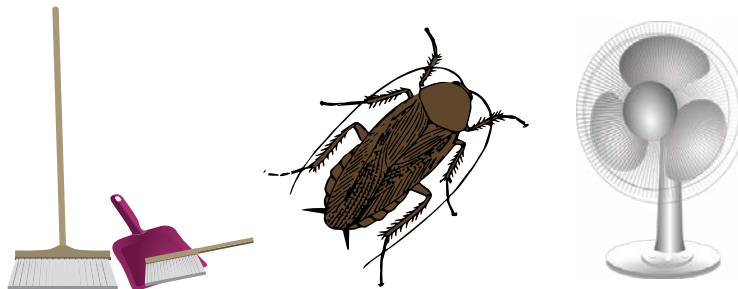
1. Burn citronella candles or citronella oil.
2. Burn sweet basil around patio and house.

### MOTHBALLS

1. Wash woolens before storing in airtight containers.
2. Place cedar chips, lavender flowers, mint or white peppercorns enclosed in cotton sachets among clothing.
3. Moth eggs can be killed by running them through the dryer.

### PESTICIDE/REPELLENT

1. Roaches—Remove all sources of food and water.
2. Caulk or plug cracks and crevices.
3. Make traps of baking soda and powdered sugar.
4. Chopped bay leaves and cucumber skins.



### I. HOW TO KEEP AIR CLEAN AT HOME AND REDUCE DUST MITES

Airborne grease, dust and soil not only settle on surfaces in your home, resulting in a variety of sticky coatings, but also contribute to air impurity.

1. Launder bedding weekly in hot water.
2. Encase pillows and mattresses in vinyl covers.
3. Open windows whenever possible, especially when cooking or cleaning.
4. Use covers on pans, when frying, use a screen guard.
5. Use steam or oily-vapor-producing appliances under the hood of the stove with the ventilating fan turned on. (Use the fan to control cooking odors and smoke as well).
6. Turn on the bathroom exhaust fan to keep steam from collecting dirt and diffusing it throughout the house.
7. Dust regularly.
8. Change furnace filters monthly during winter months.

9. Maintain your vacuum cleaner so that dust is not being blown back into the air as you vacuum. Use high-efficiency filter bags in your vacuum cleaner, vacuum frequently and thoroughly in areas where you lounge, upholstered furniture, the area rug in front of the television, etc.
10. Prevent dust and dirt from entering your house with doormats and weather stripping.
11. Clean high, flat surfaces several times a year.
12. Don't smoke.
13. Clean air ducts if allergic individuals still experience problems after the above steps have been taken. Ducts normally contain and disperse dust; clean when you know the dust volume is excessive.
14. Consider buying an electronic air cleaner.

### J. HOW TO REDUCE WOOD SMOKE POLLUTION IN THE WINTER AIR

Wood smoke pollution is a problem in many areas, especially in the winter season. Small particles of dust, ash and smoke can cause health effects from bronchitis to emphysema. Follow these steps in doing your part to save the air.

1. Limit burning wood in your fireplace or wood stove. There are other ways to limit pollution while maintaining a warm fire. Using hardwood firewood (alder or maple).
2. Switch to wood stoves certified by the Environmental Protection Agency, which limit the releases of combustible gases that would escape as wood smoke.
3. Burn only dry, seasoned wood. Avoid burning garbage, glossy magazine paper or chemically treated wood.
4. Build a small, hot fire rather than a towering inferno, limiting the amount of harmful smoke escaping through the chimney.
5. Keep an eye on the chimney for smoke and have both the chimney and fireplace inspected. When there's a lot of smoke, there is often a fire lit incorrectly or burning hazardously.





K. WHAT IS ASTHMA?

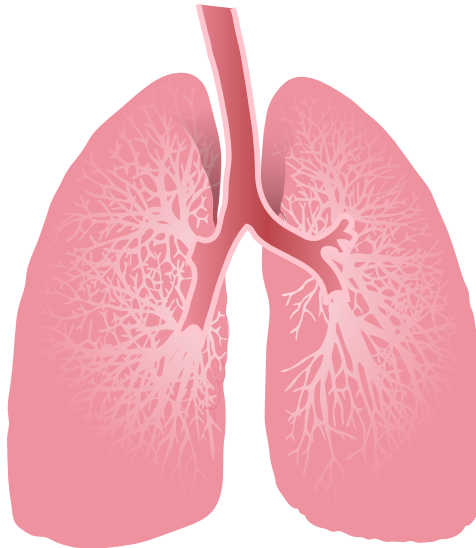
Asthma is a lung disease. It causes trouble with breathing, and this trouble usually happens in episodes, sometimes called "attacks".

NORMAL LUNGS:

Air comes into your body through your nose and mouth. Then it goes through your windpipe into all your airways. The air reaches the tiny air sacs deep in your lungs, where oxygen gets into your blood. You breathe out stale air.

YOUR LUNGS IN ASTHMA:

You have trouble moving air through your lungs because your airways become narrow as the muscles in their walls tighten and the airway swells up. The swollen walls give off extra mucus which clogs the narrowed airways.



### L. HOW TO GET RID OF HEAD LICE

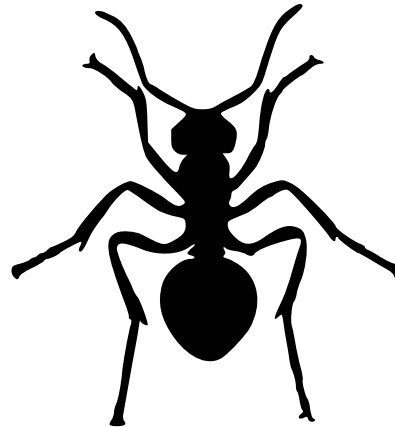
1. Check the head of everyone in the home for live lice or eggs (nits). If more than one person is found with nits or lice treat everyone in the house at the same time.
2. Use lice treatment or lice-out gel. Follow directions exactly.
3. Supplies needed to get rid of lice in the home include a washer, dryer, vacuum cleaner, and large plastic bags.
4. REMOVE ALL NITS using toothed comb, or fingernails. THIS TAKES TIME!
5. Clean off all corrected hairs from brushes and combs. Soak brushes and combs in hot water for 10 minutes.
6. Wash all bedding that infested persons have used. Dry in a hot dryer for 20 minutes.
7. Wash all jackets, sweaters, hats, backpacks and clothing that has come into contact with the infested persons in the last week. Dry in hot dryer. Bag all non-washable items in a sealed plastic bag for 2 weeks.
8. Vacuum all rugs, floors, and furniture and car upholstery daily for 3–7 days. Throw away vacuum bags after vacuuming to keep lice out of home. Sprays are not recommended.
9. Continue to check everyone's head in the house for at least 14 days. Remove any nits that might remain after treatment. Retreat only if live lice or nits are found after 14 days.
10. Tell all people—schools, childcare, neighborhood friends or camp that your child has/had head lice.
11. Find the source! Check all friends, relatives and others who visit your home to keep from getting head lice back.



### M. HOW TO RID YOUR HOME OF ANTS

Baited traps are effective against some ant species but not all. You may need to use a combination of prevention and control methods.

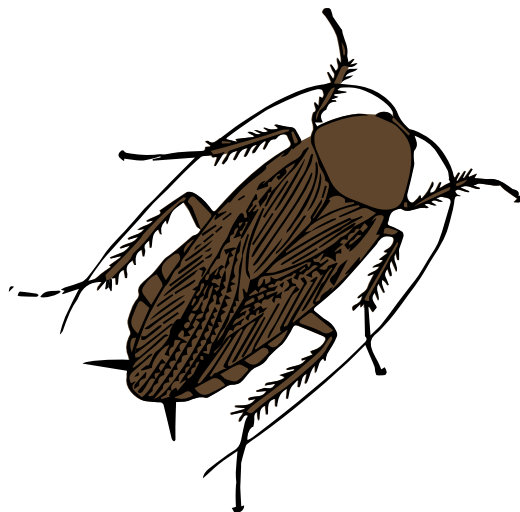
1. Fix any plumbing problems and roof leaks in your home to prevent excess moisture. Insects thrive in moist environments.
2. Trim any tree branches that reach your house and keep firewood stacked away from the house, elevated if possible to keep carpenter ants away from your home.
3. Seal cracks and other openings in the foundation of your home.
4. Place baited traps throughout your home where ants have been spotted. These traps contain pesticides that are carried back to the colony by ants, thus devastating the entire population. Use slow acting bait for a more effective longterm solution. This type of bait is more likely to be taken back to the queen, which will kill off the ant population at its source.
5. For extreme infestation, seek the help of a professional exterminator.
6. Carefully read and follow all warning labels on pesticides before using them.



### N. HOW TO RID YOUR HOME OF COCKROACHES

Making your home a cockroach-free zone is part prevention, part treatment.

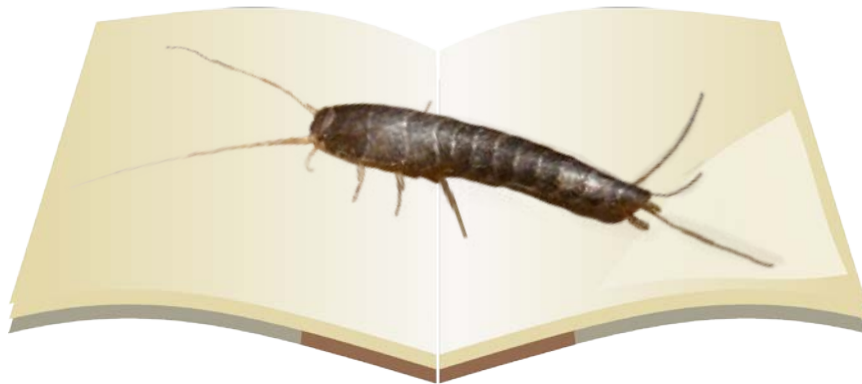
1. Keep counter tops, floors, cabinets dry and free from food.
2. Keep food in glass or metal containers.
3. Insulate pipes and fix leaks to avoid excess moisture. Roaches thrive in moist environments.
4. Sprinkle boric acid behind appliances, under sinks and other places where you've seen roaches crawling around. When roaches walk through it, the acid will stick to their legs. Later when the roaches clean themselves they will ingest the lethal substance.
5. Mix equal parts baking soda and powdered sugar and leave mixture in a dish as a baited roach trap. Roaches will ingest the baking soda as they eat the sugar, and a lethal reaction will take place in their bodies.
6. For extreme cockroach infestation, seek the help of a professional exterminator.
7. Note that boric acid can also be toxic to people and pets; use caution when placing it in your house.



### O. HOW TO RID YOUR HOME OF SILVERFISH

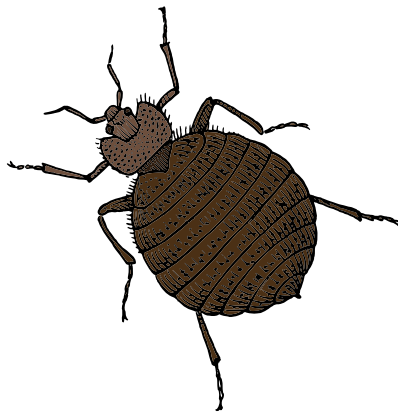
Silverfish are elongated, silver-colored insects often found in and around the home. They eat almost anything, but they are especially fond of starch, paste (including wallpaper paste), and paper.

1. Check around your home for environments that may harbor silverfish. They prefer a warm, moist environment so they may breed in substances such as mulch. Also check carefully under shake roofs and siding, where molds may provide them with the perfect habitat.
2. Seal all cracks or holes going from your basement, attic or crawlspace into the house. Silverfish often establish themselves in these environments, and then enter the home.
3. Remove the food supply. Seal storage boxes tightly, or store food, clothing, papers and books in plastic containers that will keep silverfish out. Use silverfish bait. Some bait work with boron and are therefore safe to use, even if you have children or pets in the home.
4. Try dusting or spraying the infested area. Go to a home and garden store and choose from a variety of products that are made for this purpose. Many experts report that dusting is more effective than spraying, but you may still need several applications.
5. Call a pest control company if you are unable to control a silverfish infestation yourself.
6. Because silverfish eat both glue and paper, they can be murder on books. If you have books stored in your house or attic, be sure they are sealed securely so silverfish cannot get in.



P. HOW TO GET RID OF BED BUGS

1. **Expose their hiding areas.** The first thing you need to do to eliminate bed bugs is to find out where they are hiding. Once you find the places they live, you can begin destroying their homes and killing the bugs you find. Complete a thorough inspection of your home to find all the places the bugs dwell.
2. **Wash clothing and linens.** All clothes, linens and bed sheets that could possibly be infected have to be washed to kill off the infestation. Use really hot water, above 113 degrees Fahrenheit, when washing clothes. Bed bugs will immediately die in this extreme. Once your clothes and linens are washed, make sure to keep them in a clean and safe area. You don't want them to get infested again.
3. **Vacuum rooms.** Once all of your clothes and linens are out of the room and cleaned, use a vacuum to clean all the other stuff. Run your vacuum across toys, computers, and anywhere else bed bugs may have infested your house. You should then place the items in plastic bags and store them in a room that isn't infested. Once you remove non-linen items from the room, you can work on bigger items.
4. **Steam clean.** Use an electric steamer to clean the entire room. Make sure to hit all the cracks and crevices of the room and use hard brushes to scrub away any remnants of bugs and even the eggs. You can also use rubbing alcohol to kill bed bugs on contact when washing the room. Make sure to thoroughly steam your mattress and anywhere else bed bugs are likely to be.
5. **Keep things clean.** Make sure all the work you did cleaning wasn't for nothing. Don't let infested articles of clothing or linen come into contact with your just disinfected items!





# Renters/Homebuyers Guide (Continued)

TDS-21717

## Chapter 3

### Maintenance & Housekeeping

#### A. INSPECTION TIPS

Your inspection is required annually. Your unit must pass the inspection to continue to qualify for housing assistance. Following are some tips for your consideration. Please review the list and ensure that your unit is ready for inspection at the scheduled time.

#### ACCESS TO YOUR HOME

- The inspection must be completed on the day that it is scheduled—This is a federal requirement
- Make sure to allow access to your home on the scheduled inspection date.
- If you are not going to be home for the inspection, be sure to arrange for another adult to be present or contact the Tulalip Tribes Housing Department office to reschedule the inspection.
- The inspector must be able to access ALL rooms and areas of your home, so do not lock doors or otherwise obstruct or restrict access to any areas of your home.
- Pets must be secured at the time of your inspection so as not to endanger the inspector.

#### MAINTENANCE ITEMS

- If you know of maintenance or repairs that need to be completed in your home, take care of these items prior to the inspection.
- Make sure the smoke alarms are installed and working properly. Remember to replace the batteries regularly.
- Make sure the windows are accessible.
- All windows must open if they are designed to open.

#### CLEANLINESS AND ORGANIZATION

- Make sure that furniture and personal items in your home are arranged in a way that provides a clear path or walkway throughout the unit, especially to exits, and does not present a fire hazard.
- Make sure that your kitchen appliances are clean and operating as intended.
- Make sure that your kitchen counter tops and stove/range are wiped down and free of any grease or food build-up.
- Make sure your bathroom sinks, toilets and bathtubs/showers are clean and sanitary.
- Make sure all trash is placed in proper receptacles.

### PEST CONTROL/INFESTATION

- If you have a problem with pest control, please resolve the problem promptly with the appropriate pest control treatments.



If your home does not pass inspection on the first try, a re-inspection will be necessary. Re-inspections require additional time from you and us. Your help to ensure that your unit can pass the Annual Inspection on the first visit is greatly appreciated. If you have any questions about the inspection process, please feel free to contact our office during normal business hours.

Thank you for your cooperation!

**Tulalip Tribes Housing Department**





## Renters/Homebuyers Guide (Continued)

TDS-21717

### MAINTENANCE/HOUSEKEEPING STANDARDS

In an effort to improve the living conditions of the houses and apartments managed by the Tulalip Housing Department, we have developed standards to help residents keep their homes healthy and safe. The Housing Department will inspect each unit at least annually, to determine if residents are keeping their homes healthy and safe. Upon completion of an inspection, the Housing Department will notify the tenant in writing if he/she is not doing the required housekeeping. We will also advise the tenant(s) of the specific correction(s) required. Within a reasonable amount of time, the Housing Department will schedule additional inspections. Failure to comply with housekeeping standards by the third inspection may result in eviction action.

RESIDENT RESPONSIBILITY: Resident is required to abide by the standards set forth below.

#### B. INSIDE THE UNIT—GENERAL

1. Walls, floors, ceilings, woodwork should be clean, free of dirt and grease, holes, cobwebs, dry and free of hazards.
2. Windows should be clean, free of mold and mildew and not nailed shut. Shades or blinds need to be intact.
3. Doors should be clean and free of grease, with functional locks/latches.
4. Heating units should be dusted and access uncluttered.
5. Trash should be disposed of properly and not left in the unit.
6. Entire unit should be free of rodent or insect infestation.
7. Fire extinguishers up.

#### KITCHEN

1. Stove should be clean and free of food and grease.
2. Refrigerator should be clean. Freezer door should close properly and freezer should be free of ice.
3. Cabinets should be clean and neat. Cabinet surfaces and counter top should be free of grease and spilled food. Cabinets should not be overloaded. Storage under the sink should be limited to small or lightweight items to permit access for repairs. Heavy pots and pans should not be stored under the sink.
4. Exhaust fan should be clean and free of grease and dust.
5. Food storage areas should be neat and clean without spilled food.
6. Hallways, stairways should be clean and free of hazards.
7. Outlet and switch covers on.
8. Baseboard heaters have free and easy access.

#### BATHROOM

1. Toilet and sink should be clean.
2. Tub and shower should be clean and free of excessive mold and mildew. Where applicable, shower curtains are in place, and of adequate length.



## Renters/Homebuyers Guide (Continued)

TDS-21717

3. Exhaust fan should be clean.
4. Floors should be clean and dry.
5. When repairs are scheduled to be done, please clear this area completely.

### STORAGE AREAS

1. Linen closet and other closets should be neat and clean, make sure there is some space between the wall and stored items, this helps with air circulation and prevents mold.
2. No highly flammable materials should be stored in the unit.
3. Other storage areas should be clean, neat and free of hazards.

### HOUSEKEEPING STANDARDS: OUTSIDE THE UNIT

1. Yard should be free of debris, trash and abandoned cars. Exterior walls should be free of graffiti.
2. Porches (front and rear) should be clean and free of hazards. Any items stored on the porch should not impede access to the unit.
3. Steps (front and rear) and sidewalks should be clean and free of hazards.
4. Storm doors should be clean, with glass or screen intact.
5. Parking lot should be free of abandoned cars. All vehicles should be parked in the driveway or on the street. Parking cars, boats and trailers on the lawn can cause water drainage problems.
6. Laundry areas should be clean and neat. Remove lint from dryers after use.
7. Utility rooms should be free from debris, motor vehicle parts, and flammable materials.
8. Keep gutters free and clear of debris.
9. Keep crawl space access secure. Keep kids and animals out from under your home.

### C. ASSIGN CLEANING TASKS

1. Teach younger children how to complete daily tasks: to make their beds and to take out only two or three toys at a time, putting them away before taking out more.
2. Ask older children and adults to take care of daily tasks as well: to wash and dry dishes as they use them, keep bathrooms clean and dry, to put clean clothing away in closets or drawers and dirty clothes in the hamper.
3. Demonstrate to your children how to do a particular chore, and allow time for them to practice how to do it right.
4. Make a chart of major chores, such as laundry, sweeping, grocery shopping, cooking and taking out the garbage and rotate them every month.
5. Think of chores the family can do together. For instance, on a hot summer day have everyone go out and wash the car—and have a water fight while you're at it.

**TIPS:** For younger children, have them help create a daily schedule with their chores worked in. Routine is important for them. Fill a jar with slips of paper with a game or chore listed on each one. Whenever your children say they're bored, have them draw a slip from the jar and complete the task that's written—this is a sneaky way to get them to complete a chore while entertaining them.

**WARNINGS:** Paying children to do basic chores might give them the idea that they should always be rewarded for doing tasks that are part of their routine.

### D. HOW TO ENCOURAGE A TEENAGER TO HELP CLEAN THE HOUSE

If you feel like you're running a hotel from your home, with constant cooking, cleaning, and laundry, teach your teenager to help with the responsibility of maintaining a house.

1. Make a list of chores that need to be done in your house. Include jobs such as taking out the garbage, doing laundry, cooking meals and doing yard work. Include areas that require regular cleaning such as the kitchen, garage, car, bedrooms, and family areas.
2. Rewrite the list on a large sheet for all family members to see.
3. Divide the list evenly with all participating family members present.
4. Make slips of paper with chores on them and let each family member choose a chore.
5. Discuss the chores and provide solutions for shoring duties that are undesirable such as taking out the garbage, bathing a pet, or cleaning bathrooms.
6. Create rewards for doing chores and consequences for not doing them.
7. Decide as a group how chores will be scored and how rewards and consequences will be distributed. Parents and children should have consequences.



## E. FAMILY WEEKLY HOUSEHOLD WORK SCHEDULE

NAME	SUN	MON	TUE	WED	THU	FRI	SAT
DAD							
MOM							
CHILD							
CHILD							

JOB TYPE:

- Cooking
- Dishes
- Laundry
- Sweep
- Garbage
- Dust
- Mop
- Vacuum
- Bathroom
- Kitchen
- Living Room
- Bedroom
- Yard

HOW OFTEN:

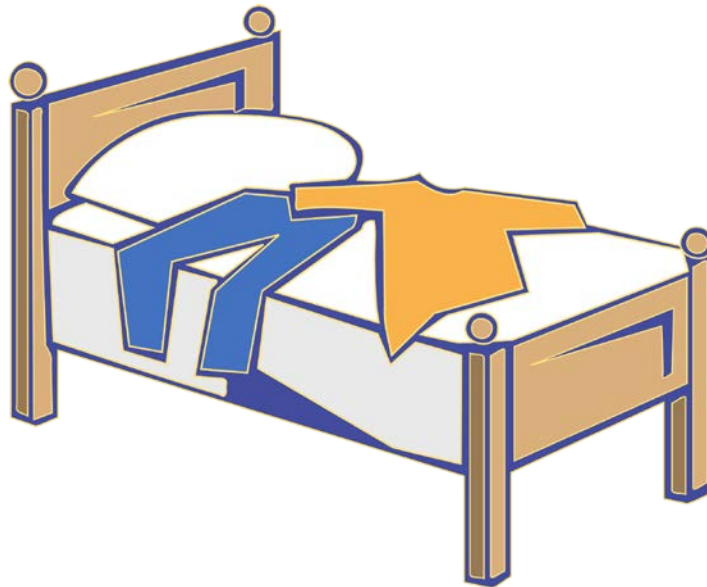
- D=Daily
- W=Weekly
- M=Monthly



### F. HOW TO CLEAN OUT FROM UNDER YOUR BED

Never mind about “out of sight, out of mind”—the longer you leave dust under your bed, the more it accumulates. This may be great news for dust mites, but it’s bad news for anyone with allergies.

1. Tuck lengthy dust ruffles and bed covers into the mattress, to give yourself free access to under the bed.
2. Pull the bed away from the wall to vacuum, or pass a damp cloth along runners and behind the headboard.
3. Vacuum thoroughly under and around your bed, paying special attention to corners of floors and walls.
4. Sweep a dust mop over wood floors.
5. Pass a damp or lightly soaped cloth along runners if you have carpet, or a cloth dampened with wood soap over runners and floor if you have wood floors.
6. Repeat your bed and repeat every month or so.

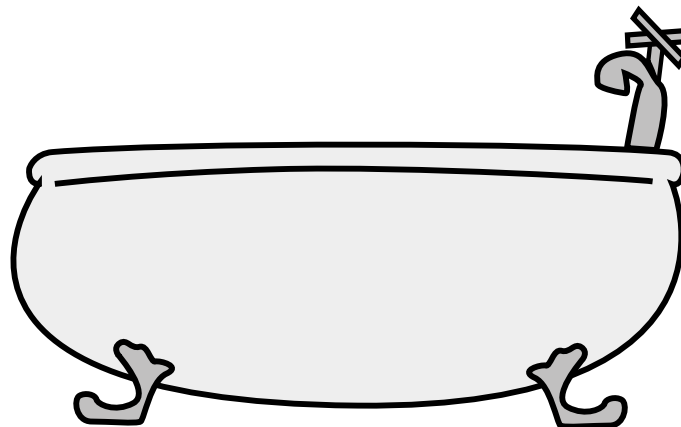


### G. HOW TO CLEAN A BATHTUB

Scrub-a-dub-dub there is soap scum in your tub: How do you get it clean? With brushes and gloves you'll clean out that tub and give it a sparkling sheen.

1. Spray mildew remover on the walls of the tub.
2. Allow it to sit for 10 minutes, or however long the mildew removers instructions indicate.
3. Scrub away the remaining soap scum with an old toothbrush or scrub brush.
4. Rinse.
5. Remove mildew from grout by mixing a solution of borax and water paste.
6. Apply the solution to grout with a grout brush and scrub thoroughly.
7. Rinse well.
8. Apply a nonabrasive bathroom or bathtub cleaner to an acrylic or fiberglass tub, which can scratch easily. Gently scrub with a soft bristle brush. Rinse well.
9. Apply a special fiberglass cleaner to fiberglass tubs. Scrub gently with a sponge. Rinse well. Use an alternative cleaner ½ cup of baking soda dissolved in hot water, a small drop of dish soap, and pour into a spray bottle. Do not use abrasive cleaner such as Comet.

**OVERALL TIPS:** You may want to wear rubber gloves when cleaning. When scrubbing, pay close attention to the corners of the tub and the area around the drain, where soap scum and dirt tend to build up. Also, look for evidence of a bathtub ring; the ring of dirt and stains that form around the edges of the tub, which will require extra time and scrubbing. To avoid getting a bathtub ring, wipe down the tub with a washcloth or sponge after each use. Read the instructions for all cleaners before use.



### G. HOW TO CLEAN A TOILET

This will probably never be your favorite household chore, but you have to admit, it's one of the most important.

1. Lift toilet seat.
2. Flush the toilet to wet the sides of the bowl.
3. Apply a generous amount of powder or liquid toilet cleaner to the bowl, focusing on getting it all along the sides, not just the water.
4. Let the cleaner stand for a minute.
5. Swab the brush all around the interior of the bowl, paying specific attention to the area immediately beneath the rim, and to the water line.
6. Flush the toilet to rinse. As the water in the bowl is replaced, thoroughly rinse the toilet brush in the incoming water.
7. Return toilet brush to its case.
8. Spray the seat, the underside of the seat and the rim with disinfectant.
9. Allow the disinfectant to dry before using the toilet.

**TIPS:** It is always a good idea to wear gloves when cleaning. Be sure to follow whatever specific directions are included with your toilet bowl cleaner.

**WARNINGS:** Keep the bathroom door or window open while cleaning—the fumes are dangerous. Never mix cleaners, such as ammonia or bleach. The fumes could be deadly.



### I. HOW TO UNCLOG A TOILET

A clogged toilet can often be cleared with a few inexpensive tools and these simple tips, try this before calling in the pros.

1. Use the toilet as little as possible once you notice there is a problem. This will help prevent overflow and water damage.
2. Insert a plunger into the toilet. Make sure the rubber or plastic dome of the plunger is full of water and is fully seated over the drain opening.
3. Push down on the plunger handle with firm but careful strokes. Rough, careless use can result in damage to the toilet bowl.
4. Apply several strokes, and then check again to see that the plunger dome is full. If the clog isn't too tight, these bursts of increased water pressure will probably clear the obstruction.
5. Attach tougher problems with a plumber's helper, or "snake".
6. Consider a chemical agent only as a last resort.
7. Make sure that any product used is specifically marked as safe for use with porcelain.
8. Follow the manufacturer's directions carefully. Remember not to mix any chemical agents. As dangerous reactions could occur.
9. Flush the toilet several times to remove the de-clogging agent and to check the flow.

TIPS: Do not flush anything that you think might cause a clog.

WARNINGS: Use caution with any chemical products.



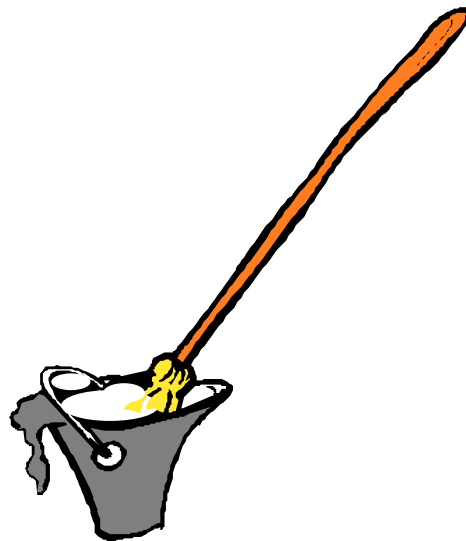


### J. HOW TO MOP A FLOOR

It's not a fun job, but it has to be done.

1. Sweep or vacuum the floor clean of dust and dirt.
2. Sweep or vacuum a second time. Make sure there is no debris.
3. Fill a bucket with hot water.
4. Add a small amount of detergent, ammonia or floor cleaner to the water; the directions on the container should tell you how much to use. Dip your mop in the bucket.
5. Wring out the mop using your hands or, depending on the type of mop you are using, with a lever near the mop head.
6. Scrub the floor in straight lines if you are using a sponge mop. If using a rag mop, swirl the mop head in figure-eight shapes. Push the mop vigorously to remove stains or spots on the floor.
7. Rinse and wring the mop out in a sink or the bucket occasionally, and continue mopping.
8. Let the floor dry before walking on it.

**TIPS:** If a sponge mop head is becoming crumbly or falling apart, change it. If a rag mop is dirty, rinse it and squeeze it out repeatedly until clean, or toss it in the washing machine as directed.



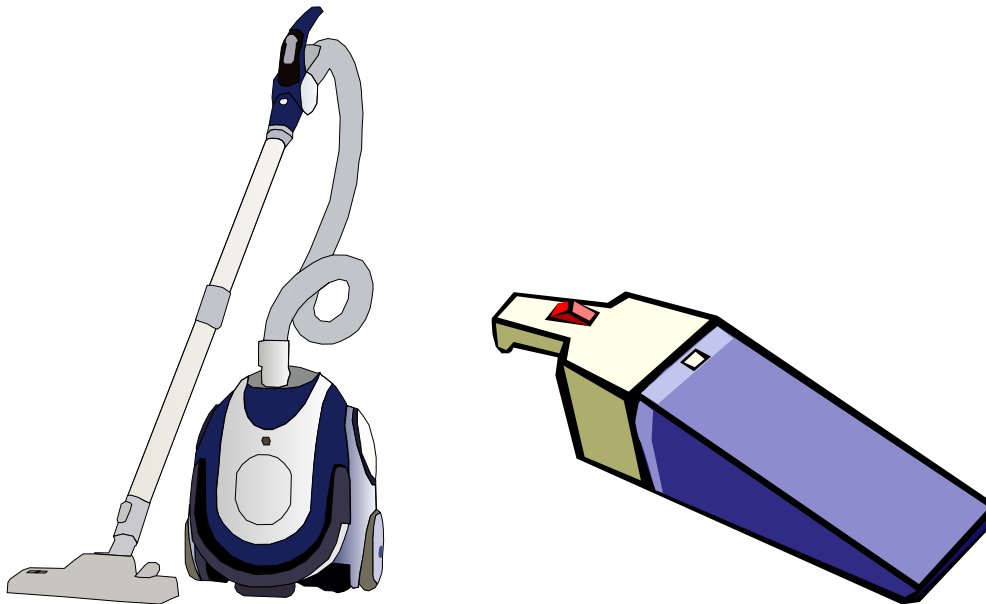
### K. HOW TO VACUUM CARPETS AND FLOORS

Maintain your carpet, and even your floors, by vacuuming regularly.

1. Inspect the area before you vacuum. Pick up objects that could cause a clog in your vacuum cleaner.
2. Check the vacuum bag to make sure it isn't already full. If it is, change it.
3. Vacuum forward instead of backward: you will get the job done faster and you won't wear out the cord as quickly.
4. Overlap your strokes to ensure that you get all the dirt and residue.
5. Change your vacuuming direction occasionally to reduce matting in your carpet.
6. Use a damp cloth on corners, or use a crevice tool attachment on your vacuum cleaner to remove dirt and dust from hard to reach areas.
7. Get rid of dust particles by occasionally waving a vacuum wand under your bed.

**TIPS:** For litter on carpets and floors, use a lightweight vacuum cleaner; for cleaning deep into the carpet, use an upright vacuum and a power brush. Consider purchasing a vacuum with a rotating brush or combination beater/brush bar, which loosens dirt in the carpet and then sucks it up. Vacuuming isn't just for carpets, keeping floors free of loose dirt is one of the more effective ways to maintain them.

**WARNINGS:** Straw, string and thread can trap debris in the vacuum hose and cause a clog.



### L. HOW TO REMOVE WAX FROM CARPET

Although it may look like a permanent mess, spilled wax can be removed from a carpet with a warm iron.

1. Scrape away as much wax as you can.
2. Place a sheet of butcher paper, glossy side up, or a portion of a brown paper bag on top of the wax.
3. Place warm iron gently over the affected area until the wax melts and attaches to the paper.
4. Lift the paper from the carpet.
5. Dab a small amount of denatured alcohol into the stain if any candle dye is left on the carpet.
6. Sponge with water.

TIPS: Try not to let the iron touch the carpet, as it may leave scorch marks.



### M. HOW TO CLEAN A REFRIGERATOR

1. Turn the temperature-control knob inside the refrigerator to "off".
2. Take everything out of the refrigerator.
3. Throw away any food that is moldy, outdated or is otherwise spoiled.
4. Take all removable parts out of the refrigerator, including shelves, wire racks and drawers.
5. Fill the sink with warm soapy water (use a mild dishwashing liquid).
6. Wipe any food matter out of drawers.
7. Hand wash shelves, wire racks and drawers, then rinse in warm water.
8. Let shelves, wire racks and drawers dry.
9. Remove any food matter from the bottom of the refrigerator.
10. Wash the inside of the refrigerator using a sponge or dishcloth and the warm soapy water. Don't forget the compartments and door racks.
11. Rinse the inside of the refrigerator with a sponge or dishcloth and warm water.
12. Replace all the shelves, wire racks and drawers.
13. Wash the outside of the refrigerator and the gasket (rubber molding around the door) with warm soapy water, rinse and wipe dry.
14. Take the drip pan out from under the refrigerator and clean, then replace.
15. Turn the control knob inside the refrigerator back to the recommended setting.
16. Return the food to the refrigerator, first wiping off any jars or bottles that are sticky.

**TIPS:** For odor control, use a solution of 2 tbsp. baking soda to 1 quart of warm water to wash the inside of the refrigerator. A box of baking soda placed in the refrigerator will also cut down on odors. Condenser coils, usually located in the front of the refrigerator behind a metal plate near the floor, should be vacuumed several times a year to prevent dust buildup. This will help keep the refrigerator operating properly and last longer.

**WARNINGS:** Never use harsh cleaners or scouring pads in or on the refrigerator.



### N. HOW TO CLEAN AN OVEN

#### Fast Cleaning Steps:

1. Remove oven racks and place them in warm soapy water to soak.
2. Preheat oven to 200 degrees.
3. Turn the oven off and spray the inside with oven cleaner, allow to sit for 10 minutes.
4. Wipe the cleaner and dirt away with a damp sponge, rinsing frequently.
5. Dry with a soft cloth.

#### Self-Cleaning Steps:

1. Remove oven racks and soak them in warm soapy water.
2. Turn on your automatic oven cleaner, this usually entails locking the door, and turning the function switch to "clean".
3. Let the oven do the work, it will heat for several hours, charring off baked-on foods.

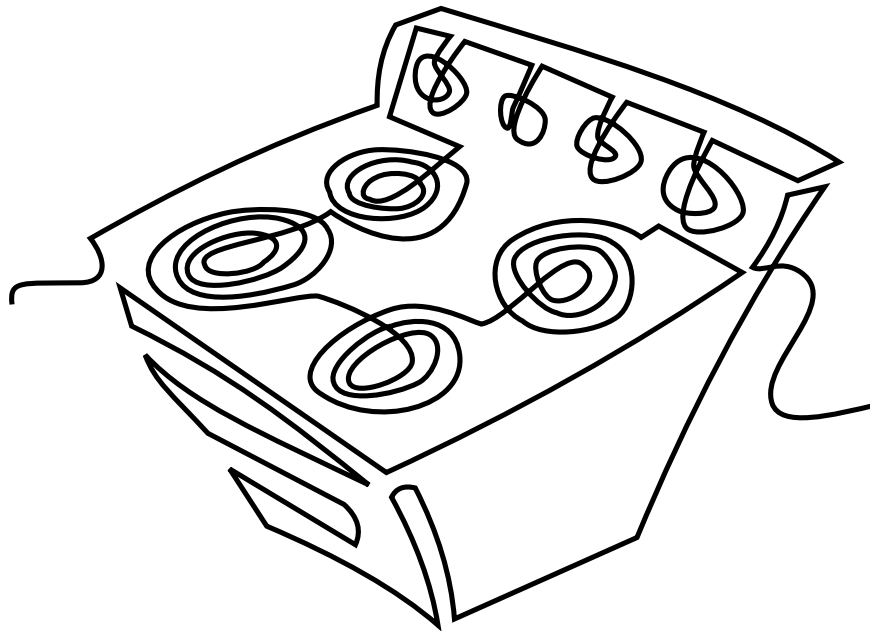
OVERALL TIPS: Wear rubber gloves while cleaning oven.



### O. HOW TO CLEAN THE STOVE

1. Turn power off at electrical panel.
2. Allow stove surface to cool completely before cleaning.
3. Remove drip pans and soak them in hot water.
4. Lift up the stovetop.
5. Apply stove cleaner to surface of stove.
6. Wipe in circular motion until stains and smudges are gone.
7. Apply more cleaner as necessary.
8. Wipe away excess cleaner as necessary.
9. Scour drip pans with an abrasive cleaner or scouring pad.
10. Allow pans to dry or wipe dry with a towel.
11. Replace drip pans to their position beneath burners.

**OVERALL TIPS:** Always read the directions specific to your chosen cleaner before use. If there is a mystery smell coming from the range after cleaning, check under burners and drip pans. Again—spills can get down there and turn nasty!



### P. HOW TO CLEAN KITCHEN AND BATHROOM AREA RUGS

Kitchen and bathroom rugs help keep the two most dirt-prone areas of your home clean-but only by sacrificing themselves. Here is how to treat them right and get them clean. Know that most kitchen and bathroom rugs can be cleaned.

1. Check on the care tag to make sure. Pre-treat stains with a laundry pre-treatment or stain remover.
2. Separate rugs by color: dark colors in one wash load, light colors in another.
3. Wash dark colored rugs on the delicate setting with a mild detergent at a warm temperature-less than 90 degrees.
4. Wash light-colored rugs on the delicate setting with a mild detergent at a hot temperature-less than 90 degrees.
5. Rinse rugs thoroughly.
6. Tumble dry at a low setting. Alternatively, if the fibers are especially delicate, you may prefer to hang the rugs dry rather than tumble dry them.
7. Brush the fibers lightly with your hand to fluff.

**TIPS:** Check rugs for special care instructions before washing them. Rugs should be washed separately from clothes. To brighten the appearance of white rugs, add a small amount of non-chlorine bleach to water when washing.

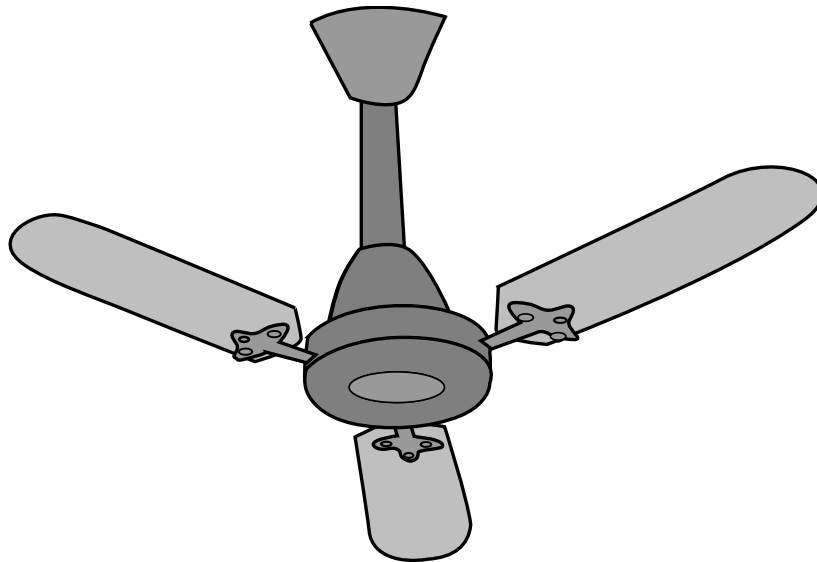
**WARNINGS:** For rugs with rubber backing, avoid high heat in the washer and avoid the dryer.



### Q. HOW TO CLEAN A CEILING FAN

1. Turn the ceiling fan off.
2. Position a tall stepladder beneath the fan in a position that will allow easy access to the blades.
3. Carefully climb the ladder and turn the fan blades until one is in easy reach.
4. Spray all-purpose cleaner onto a paper towel.
5. Wipe away dirt and dust from the top of the fan blade with the moistened paper towel.
6. Turn the blades until another dirty blade is in reach.
7. Spray a fresh paper towel with cleaner and wipe the blade's surface.
8. Continue the process until each blade is clean.

TIPS: Fans should be cleaned thoroughly this way at least every 2 months. For weekly maintenance, dust the blades with a long cloth or feather duster. Brass and metal fixtures should be cleaned separately with cleaning solutions appropriate to their composition.





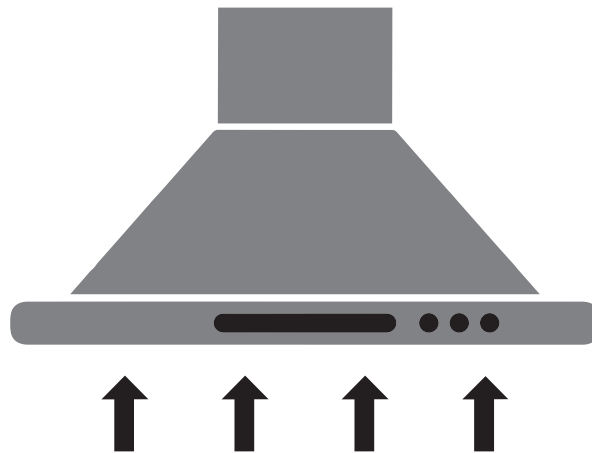
### R. HOW TO CLEAN AN EXHAUST FAN

With a thick coating of dust and grease, it looks like an intimidating project. Don't worry, it isn't.

1. Turn off the power to the fan at the electrical panel.
2. Remove the cover and soak it in hot water with dishwashing liquid.
3. Wipe the fan unit down with dry paper towels. When you get the dust cleared away, you may need to spray some window cleaner on a soft cloth and wipe the blades down.
4. Vacuum out the enclosure with a vacuum crevice tool, and then wipe it clean with a dry cloth.
5. Put the unit back together and replace the cover.

**TIPS:** Simply clean the filters by soaking them in hot, soapy water. Don't use abrasive scouring powders to clean the fan's parts.

**WARNINGS:** Never spray liquid into the fan itself, or onto electrical parts.



### S. HOW TO WASH WOOD

Here's an easy way to wash wood, and keep your furniture and trim looking great.

1. Pour  $\frac{1}{4}$  cup of mild liquid soap or oil soap (Murphy's Oil) into 1 gallon of water.
2. Dip a clean cloth into the soapy mixture.
3. Wring out the cloth.
4. Work soapy mixture into the wood. (Use a soft-bristled toothbrush for scroll or intricate woodwork)
5. Dip a clean cloth into clean water.
6. Wring out excess water.
7. Wipe off soapy mixture.
8. Dry with a clean, lint-free cloth.



### T. HOW TO REMOVE GREASE AND WATER STAINS FROM WOOD

Grease and water stains don't have to doom your furniture to the attic or basement. Here are some old fashioned home remedies for fixing these right up.

#### **Clean Up Grease Spills:**

1. Apply salt to the stain immediately.
2. Allow the salt to sit on the grease stain until the grease has been absorbed.
3. Repeat as necessary until the stain is removed.
4. Polish the entire area of wood.

TIPS: An occasional polishing will help to prevent grease from staining in the first place.

#### **Remove Water Marks:**

1. Apply a small amount of non-gel toothpaste to a damp, clean, lint-free cloth.
2. Rub toothpaste over the water spot
3. Remove film with a clean, damp cloth.
4. Dry with a clean, dry cloth
5. Polish



### U. HOW TO CLEAN PAINTED WALLS

1. Brush cobwebs and dust from the walls with a soft-bristled brush or broom.
2. Remove remaining dirt with a dry sponge—a foam-like rubber sponge available at most hardware stores. Rub the dry-sponge along the wall to lift dirt.
3. Fill a bucket about  $\frac{3}{4}$  full with warm water.
4. Add a small amount of dish soap—about as much as it takes to clean a sink full of dishes—to the bucket. This will be the cleaning bucket.
5. Place an empty bucket near the cleaning bucket. You'll use this to squeeze out the sponge.
6. Dip a small portion of the flat face of a sponge into the cleaning bucket until it is damp.
7. Spread the cleaning solution with the sponge, beginning at the bottom of the wall and working towards the top (this will help prevent streaks).
8. Squeeze (but do not wring out) the sponge over the empty bucket after wetting the entire surface of the wall.
9. Blot the surface of the wall you've just cleaned to lift any further dirt from its surface.
10. Repeat this process until you have covered the wall.
11. Dry the wall using a terry cloth towel.

**TIPS:** The cleaning solution may tend to drip down walls. Before cleaning, protect your floors by placing old newspapers, towels or some absorbent material at the base of the walls and on the floor.



### V. HOW TO CLEAN DOORS, DOOR HANDLES AND DOOR FRAMES

Often overlooked—yet nonetheless collectors of dirt, dust and grime—your doors, door handles and door frames are important in your housecleaning adventures.

1. Wipe door frames and handles with a feather duster or soft rag to remove dust.
2. Wipe the surface of a varnished wood door with a small amount of oil soap (Murphy's Oil), using a soft rag. Be sure to wipe the door in the direction of the grain. Buff the door dry (again in the direction of the grain) with a clean, dry rag.
3. Apply an all-purpose cleaner to painted doors with a sponge. Wipe surface dry with a soft, dry rag.
4. Spray all-purpose cleaner onto a soft rag and gently rub the cleaner onto door handles. Wipe away excess cleaner with a dry rag.
5. Apply a small amount of brass polish to brass handles and buff with a soft rag.

**TIPS:** You may want to wear gloves when cleaning. When cleaning door frames, pay special attention to the top of the door frame and any crevices in the wood, where dust and dirt may collect. Read oil soap directions before use.

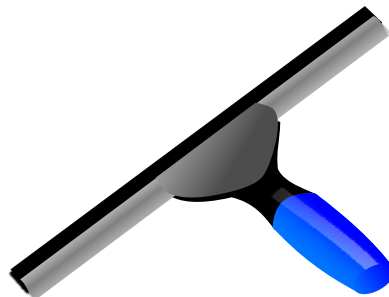


### W. HOW TO CLEAN WINDOWS

Looking out the window can be a calming experience—unless you have to peer through layers of dirt to see sunlight. Here’s how to get your windows squeaky clean and streak-free.

1. Prepare a cleaning solution: ½ cup of vinegar to a gallon of water.
2. Dip a sponge into the solution, allowing the sponge to absorb just enough water to cover the window without flooding it.
3. Wet the surface of the window with the sponge, paying special attention to the sides and corners of the window frame, where dirt and grime tend to build up.
4. Dip a squeegee into the cleaning solution.
5. Press the squeegee lightly into the surface of the window, starting at the top and pulling down vertically, stopping a few inches before the bottom of the window.
6. Wipe off the squeegee with a paper towel.
7. Press squeegee down the area of the window directly beside the one you just cleaned, stopping at the same place.
8. Wipe off the squeegee with a paper towel.
9. Continue this process until the entire surface of the window except the final few inches at the bottom has been cleaned.
10. Pull the squeegee horizontally across the bottom section of the window and wipe the squeegee off with a paper towel.
11. Wipe the bottom of the window frame, where a great deal of moisture has by now collected, with a paper towel.

**TIPS:** When preparing the washing solution, use as little soap as possible to avoid streaking. For hard-to-reach windows, you can purchase squeegee extension poles specifically made for washing windows at your local hardware store.



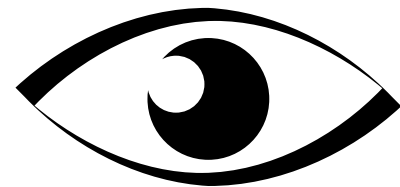
### X. HOW TO FORM A NEIGHBORHOOD WATCH

In a Neighborhood Watch Program, the community works closely with law enforcement to inform and encourage members to be aware of crime in their neighborhood. The guidelines below follow the suggestions of the National Crime Prevention Council:

1. Form a planning committee of community members to discuss the needs of your neighborhood.
2. Invite a local police officer to discuss crime prevention and help develop a plan of action.
3. Hold initial meeting to discuss the purpose of the program.
4. Recruit members and assign a coordinator to act as a liaison with police and volunteers to keep members informed.
5. Set up citizen patrols—volunteer groups that walk or drive through the neighborhood and report suspicious activities and vehicles to authorities.
6. Hold regular meetings and keep the community informed with newsletters.
7. Hold special events such as block parties, neighborhood softball games and porch cleanups.
8. After at least 50% of households are enrolled, obtain Neighborhood Watch signs and post throughout the community.

**TIPS:** Once the Neighborhood Watch Program gets going, your community can start to address other issues, such as childcare and affordable housing.

**WARNINGS:** Do not carry weapons or approach suspicious people when on patrol. Your task is to observe, record and report.



### Y. HOW TO PACK AN EMERGENCY KIT FOR YOUR HOUSE

“Be prepared for an emergency” is an expression often heard, but how many of us actually are prepared? Take a little time now to prepare your household by putting together an emergency kit that can be used in case of an earthquake, hurricane, or other natural disaster.

1. Get a large plastic storage box with a handle.
2. Pack bandages (all sizes), gauze wraps, sterile strips for larger cuts, ice packs and antiseptic lotion.
3. Pack tweezers, scissors, a large flashlight and matches or a lighter.
4. Include blankets, a radio and extra batteries (all sizes).
5. Store as many gallons of drinking water and nonperishable food items as you can in the storage area.
6. Pack travel-size toiletries and soap.
7. Stash some cash as a reserve.
8. Write telephone numbers of the poison control center, your pharmacy and your family doctors, and store in your travel box.
9. Pack diapers and baby wipes if you have an infant or toddler.

TIPS: Pack a few stuffed animals or travel games if you have children.





### Z. HOW TO STORE WATER FOR AN EMERGENCY

Earthquakes, hurricanes, tornadoes, and natural disasters of any kind can be less traumatic if you take steps to store water for your family.

1. Figure out how much water you'll need to store. Count on one gallon per person per day for two weeks.
2. Obtain and wash plastic, glass, fiberglass, or enamel-lined containers. Soft drink bottles and food-grade drums work well.
3. Fill containers with water.
4. Do not add anything. Our water is treated.
5. Seal the containers securely, label them and store in a cool, dark place.
6. Rotate the bottles every six months—empty the containers and replace them with fresh water.

**WARNINGS:** Never use a container that has held toxic substances.



### AA. HELPFUL HINTS REGARDING THE USE OF YOUR SEPTIC SEWER SYSTEM

Being connected to a septic tank is much different than being connected to a more conventional public sewer system. The rule of thumb for septic tanks is that the only solids that you should put in the tanks are the solids that have already been digested by the body. Of course, toilet paper is OK. Many items should not go into septic tanks.

The following are common solids/liquids that can cause problems with the tanks: Cooking grease, raw foods (such as those from a kitchen garbage disposal), coffee grounds, sanitary napkins and tampons, condoms, Q-tips, dental floss, hair, excess bleach (normal bleach in washing machines is OK), products that continuously clean (such as cleaning tablets good for "thousands" of flushes), and dry laundry detergent.



### BB. SEASONAL CARE FOR YOUR HOME

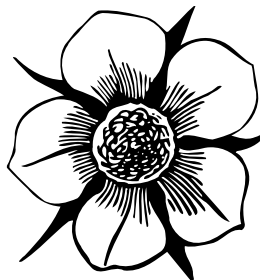
#### WINTER

1. Vacuum out air vents to remove dust and debris.
2. Clean your refrigerator coils. (Refer to your fridge's manual or manufacturer's website to find out how.)
3. Check and flush the water heater to remove sediment that may have built up on it.
4. Check the caulking around showers and bathtubs and replace if it's cracked or peeling.
5. Check your home's crawlspace for water damage, animals or other foreign matter.
6. Replace flashlight batteries.
7. Schedule a service call to have your air conditioner checked before the first hot day of spring or summer.
8. Change furnace filters (do this at least every three months).
9. Test carbon monoxide and smoke detectors to make sure they are working correctly. Replace batteries or detectors if necessary (you should do this every 3 months as well).
10. Inspect exterior of house for crevice cracks and exposed entry points around pipes; seal them.
11. If the chimney hasn't been cleaned for a while, call a chimney sweep to remove soot and creosote.
12. Buy firewood or chop wood. Store it in a dry place away from the exterior of your home.
13. Inspect the fireplace damper for proper opening and closing.
14. Check the mortar between bricks and tuck-point if necessary.
15. Use weather stripping around doors to prevent cold air from entering the home and caulk windows.
16. Locate your water main in the event you need to shut it off in an emergency.
17. Drain all garden hoses.
18. Insulate exposed plumbing pipes.



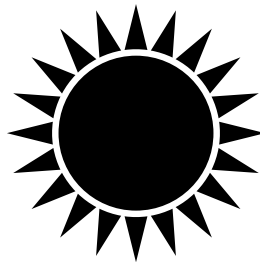
### SPRING

1. Vacuum the lint from the hose of your clothes dryer.
2. Clean the windows and repair any ripped screens, if a screen has a large hole, it's time to replace it.
3. Check gutters for clogs. Clean out any debris and make sure the gutters and downspouts are secure.
4. Check the ground around the foundation of your house and re-grade it if necessary.
5. If you have a sump pump, test it to make sure it's working properly. There are several ways to do this, including taking off the lid and pouring in water to see if the pump turns on.
6. If you have an attic fan, make sure it's working properly before the heat of summer arrives.
7. Test any GFCI outlets: plug in a lamp, hit the test button and then the reset button to see if it turns the light off and then on again. These outlets are often found in the kitchen or bathroom, or any place near a water source.
8. Check for cracks in the asphalt or concrete driveways or walkways. Repair them or seal them before winter comes again, as water can freeze and expand in the cracks, creating more damage.
9. Check trees around the house to make sure they are not threatening wires or power lines. If they are, call a tree service to safely trim back the branches.
10. Check the roof. If you find holes, crumbling or blistering or rotting roof, repair or replace it (this is most likely a job for an expert).
11. Change furnace filters.
12. Test carbon monoxide and smoke detectors and replace batteries or devices if necessary.



### SUMMER

1. Clean and care for decks, patios or porches. Look for peeling paint, sagging roofs, and damaged stairs. Make sure the supports are not broken, weakened, or rotted out.
2. Clean or power-wash your home's siding.
3. Check your home's crawlspace for water damage, animals, or other foreign matter.
4. Remove shower heads and clean them to remove any sediment buildup.
5. Schedule a service call to have your furnace checked before the first cold day of fall or winter.
6. Clean your refrigerator coils. Refer to your fridge's manual or manufacturer's website to find out how.
7. Replace flashlight batteries.
8. Change furnace filters.
9. Test carbon monoxide and smoke detectors and replace batteries or devices if necessary.



### FALL

1. Vacuum the lint from the hose of your clothes dryer.
2. Check windows and seals for leaks. Reseal them if necessary.
3. Shut off all hose bibs, which are outside water faucets or connections for water hoses.
4. Clean out the gutters, especially if you live in an area where leaves can clog them.
5. Put your garden and yard "to bed" for the winter. This means cleaning up overgrown vegetation and everything else. Don't forget to bring in or cover up your outdoor furniture, grills and fire pits.
6. If you have an indoor fireplace or wood stove, make sure it's ready for winter. This is probably a time to call in a professional.
7. Make sure ceiling fans are secured to the ceiling and haven't come loose during the summer.
8. Change furnace filter.
9. Test carbon monoxide and smoke detectors and replace batteries or devices if necessary.



## Chapter 4 Budgeting

Budgeting is a money plan. Planning is important to produce the desired results. A budget can be as simple as it is powerful. It gives you the power to control and organize your money resources, set and realize goals and decide in advance how your money will work for you. The basic idea behind budgeting is to save money up front for known and unknown expenses. This chapter covers how to set up a family budget, and ideas for families and their kids living on a budget.

### A. HOW TO SET UP A FAMILY BUDGET

1. Get out three months of pay stubs and determine your average monthly income.
2. Gather three months of bills, add them up and divide them by three to calculate your monthly fixed expenses such as rent or mortgage, utilities and phone, car payment, insurance and other bills, such as student loan payments.
3. Add together three months of other expenses, including groceries, clothing, credit card expenses, medical bills, and cash outlays. Divide by three and add the expense to your monthly expense total.
4. Evaluate your expenses; look for opportunities to economize, and develop a plan to cut back spending in specific areas.
5. Develop a monthly budget and stick to it. Set up a savings plan such as a passbook account, certificate of deposit (CD) or individual retirement account (IRA), and begin making regular deposits.
6. Track your income and expenses monthly to evaluate how the plan is working, then fine-tune to produce the desired results.

**TIPS:** Commissions or other variable income may have to be averaged over 6-12 months. Divide annual payments such as taxes or life insurance by 12 and add them to your monthly expenses. Accounting for cash out-of-pocket expenses is difficult: try using ATM receipts.

**WARNINGS:** Be sure to account for all cash expenses. Try setting aside time at the end of each day to record any cash expenses.



### B. HOW TO LIVE WITHIN YOUR BUDGET

Living within your budget can be challenging. A few simple rules can help ensure that you are successful.

1. List all of your expenses and income from the past year. Use your checkbook register and credit card receipts or bills to do this. It may help to use Quicken or another computer-based financial program.
2. Determine, as accurately as possible, what expenses you expect to have for the next year. You can project expenses for a shorter period, such as the next three months, and then multiply by four for yearly expenses.
3. Enter this information into a computer-based financial program to accurately track your income and expenses.
4. Determine what you can reasonably afford to spend each month and then track how well you are doing by entering actual expenses into the computer program.
5. If you find that you are spending less than anticipated, you may want to place more money into your savings account to help with unexpected expenses.
6. If you find that you are spending more than anticipated, try identifying the items that you don't really need (new clothes, gambling, cable TV, expensive dinners) and avoid purchasing them until you are back within your budget.

**TIPS:** Allocate a portion of your income for savings and retirement. Retirement funds are best placed in your company's 401(K) so that you are not tempted to tap into the money. You may want to set aside 10–20% of your take-home income for savings.

**WARNINGS:** For most families, a tight budget doesn't have to get in the way of having a great time. Many activities are inexpensive or free, and sometimes getting there is half the fun.





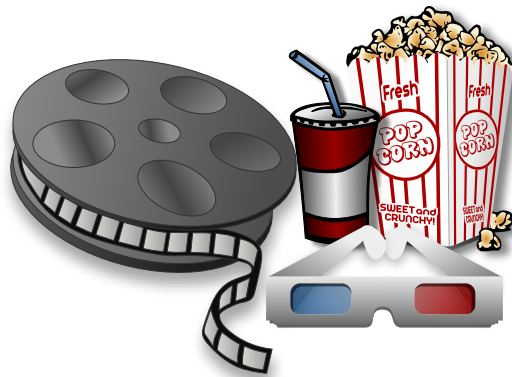
### C. FOR MOST FAMILIES

A tight budget doesn't have to get in the way of a good time.

1. Determine how much you can spend on entertainment each month.
2. Make a list of free or inexpensive activities in your area.
3. Ask family members which activities they prefer.
4. Make a list of the preferred activities and keep it handy.
5. Refer to the list when you're bored or looking for entertainment ideas, or consider some of the following activities:
  - a. Visit a park with playgrounds, open fields, basketball or tennis courts.
  - b. Go for a walk or hike, go in-line skating or ride a bicycle.
  - c. Visit a beach or lake.
  - d. Use coupons for mini golf, bowling, restaurants or video rentals.
  - e. Take advantage of matinee rates for movies.
  - f. Attend plays at local theaters, which are much less expensive than more large-scale productions.
  - g. Play board games.
  - h. Throw a potluck party with friends and family.
  - i. Visit zoos and museums.
  - j. Put aside money each month for a vacation that you and your family can look forward to.

**TIPS:** Have a family member pull the names of activities from a box. Then the event will be a surprise to everyone, and the drama will add a little more spice to your life. If you have kids, tell them they can each bring along a friend during an inexpensive outing. This makes the event more appealing than going alone, and sometimes easier on the parents.

**WARNINGS:** Avoid window-shopping, or strolling through malls or expensive shops, as this will tempt you to spend money or make you feel bad that you can't.



### D. HOW TO RAISE KIDS ON A BUDGET

Raising kids doesn't have to cost a fortune. With a little time and effort, you can provide your children, and yourself, with healthy meals, stylish clothes, and enriching opportunities, and still stay true to your budget.

1. Determine how much you can afford each month for food, clothes, and other needs. Stick to it.
2. Explain to your kids that you live on a budget. Needs come before wants.
3. Shop around for the best deals on food and clothing. Take advantage of wholesale and outlet or thrift stores.
4. Find bargains at yard sales and classified ads.
5. Let it be known that you like hand-me-downs. Keep them organized.
6. Make family meals and baby food from scratch. Save the expense of formula by opting to breast-feed.
7. Buy foods in season.
8. Pack school lunches instead of buying.

**TIPS:** Buy clothes in the off-season or on sale/clearance. Use coupons for entertainment, restaurants and haircuts. Split adult portions instead of buying kids' meals at restaurants.





# Renters/Homebuyers Guide (Continued)

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## E. PERSONAL BUDGET WORKSHEET

<b>Weekly Expenses</b>	<b>Amount</b>	<b>Weekly Income</b>	<b>Amount</b>
Rent/Mortgage		Wages/Assistance	
ESB		Children's Allowance	
Wood		Part-time work	
Gas/Oil		Other Income	
Groceries		<b>TOTAL INCOME</b>	
Milk/Bread/Perishables			
		Balance Available	
Phones		Loan/Arrears 1	
Clothes		Loan/Arrears 2	
Baby Goods		Loan/Arrears 3	
School Contributions		Loan/Arrears 4	
School/Other Costs		Loan/Arrears 5	
		Loan Arrears 6	
		Loan Arrears 7	
		Loan Arrears 8	
		<b>Total to Loan/Arrears</b>	
		Remainder	



# Renters/Homebuyers Guide (Continued)

TDS-21717

## F. OUR MONTHLY EXPENSES

<b>Housing Expense</b>	<b>Average Monthly Payment</b>
Rent	
Utilities (if paid separately)	
Telephone	
<b>Non-Housing Expenses</b>	
Food	
Clothing	
Daycare/Tuition	
Car Loan	
Car Insurance	
Gas/Oil	
Car Repairs	
Other Necessary Transportation	
Health Care	
Credit Card Payments	
Entertainment	
Other Taxes/Other Insurance	
Any Other Expenses	
"	
"	
Monthly Savings	
<b>TOTAL MONTHLY EXPENSES</b>	



## Renters/Homebuyers Guide (Continued)

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### G. CASH AND ASSETS AVAILABLE

Assets	Amounts
Checking Account(s)	
Savings Account(s)	
Mutual Funds/Stocks/Bonds	
Cash Gifts	
Any Other Asset That Can Provide a Source of Financial Stability	
<b>TOTAL CASH AND ASSETS AVAILABLE</b>	

### H. OUR EARNING AND INCOME

Gross Pay (Before Taxes)	
OT/PT/Seasonal/Commissions	
Bonuses/Tips	
Business or Investment Earnings	
Per Capita Payments	
Pension/Social Security Benefits	
Veterans Administration Benefits	
Alimony/Child Support/Etc.	
Any Other Income	
<b>GROSS MONTHLY INCOME</b>	
<b>GROSS ANNUAL INCOME (Monthly Income x12)</b>	



# Renters/Homebuyers Guide (Continued)

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## Chapter 5 Appendices

### A. ALTERNATIVES TO HOUSEHOLD CHEMICALS

Choosing alternatives to household chemicals can break the pollution cycle in your home. Using fewer unnecessary chemicals will make your home a more healthy and safe environment. The following are alternatives and safer solutions for your house.

FOR THIS	TRY THIS
Ants	Red chili powder at the entry point
Dish Detergent/Grease Cutter	½ cup baking soda + usual amt. of dish detergent
Drain Cleaner	½ cup each of baking soda and vinegar + wait 2 minutes + add 2 quarts of boiling water; Repeat
Furniture Polish	1 tsp. lemon oil in 1 pt. mineral oil
Grease Removal	Borax on damp cloth
Hand Cleaner/Paint/Grease	Baby oil
Icebox Deodorizer	Open Box of Baking Soda
Linoleum Cleaner	1 cup white vinegar and salt + scrub hard
Mold/Mildew	Equal parts vinegar and salt + scrub hard
Oven Cleaner	2 tbsp. each liquid soap and borax + warm water (cover floor of oven with aluminum foil + clean spills promptly)
Roach Repellent	Chopped bay leaves and cucumber skin
Rug/Carpet Cleaner	Baking soda + ¼ cup vinegar
Scouring Powder	Baking soda
Toilet Bowl Cleaner	Baking soda + castile soap
Tub and Tile Cleaner	¼ cup baking soda + ½ cup white vinegar + warm water
Upholstery Spots	Club soda
Water Mark Removal	Toothpaste
Window Cleaner	2 tbsp. vinegar in 1 qt. warm water



## Renters/Homebuyers Guide (Continued)

TDS-21717

### E. TEN WAYS TO CUT YOUR ENERGY/UTILITY BILLS

The home energy checklist features to improvements that are a priority for most homes. However, not all the ideas presented in the checklist will be appropriate for every home. The cost of a measure and the savings can vary dramatically depending on materials, labor prices and the features of the house.

#### 1. Cool It At Night

Set the thermostat to 70 degrees at night if you have a furnace. For each degree you lower the temperature setting, you can save about 3% on heating costs. Leave the thermostat at a maximum of 68 degrees when the home is unoccupied during the day. Keep fireplace dampers closed and glass doors shut whenever fires are extinguished.

#### 2. Insulate The Attic

If your home's attic has less than 6" of insulation, then adding more is a priority. For the NW, about 10-12" is recommended.

#### 3. Seal And Insulate Duct Work

Poorly sealed ducts for central heating and cooling systems can cause 10%–30% of your home's total energy costs. Leaky ducts draw air that is laden with mold, humidity, dust and other contaminants from attics, crawlspaces, and basements into your home. The best material to use to seal ducts is mastic, a thick paste that can be applied to all types of ductwork. Avoid using duct tape—even quality tapes do not stick well to ducts.

#### 4. Install Insulating Jacket on Water Heater

Standard water heaters have little insulation beneath the metal shell. Wrapping an insulation jacket around the tank cuts energy waste and helps recovery time. Most insulating jackets come with directions for wrapping electric and gas water heaters.

#### 5. Seal Bypasses in Building Shell

Finding the biggest sources of air leaks in a home usually requires crawling through an attic or crawlspace. Cover gaps in the framing and finish materials with solid sheet goods, such as plywood or insulation board and seal the edges with caulk or spray foam.

#### 6. Use Low-Flow Shower Head

If you have an older shower head, it is likely wastes water. A new shower head uses 2 ½ gallons per minute or less and is engineered to provide a good spray. Water-saving shower heads extend the availability of hot water, which is great if you are last in line for a shower.

#### 7. Insulate Floors Over Unheated Spaces

If your home has a crawlspace with adequate clearance to the ground (18" or more), then insulating the floor will save on heating costs and increase comfort. Be sure to cover all bare soil under the house to block moisture.



## Renters/Homebuyers Guide (Continued)

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### 8. Insulate Outside Walls

If you live in an older home that does not have wall insulation, consider having insulation blown into the framing cavities to save money and increase comfort. This measure is only appropriate for walls that are completely un-insulated.

### 9. Storm or Replacement Windows

Single-paned windows lose considerable heat in the winter and can cause drafts. Installing storm windows over the primary window increases the R-value from 1 to 2. Replacing the primary windows with a high-performance window with low-emissivity glazing boosts the R-value to approximately 3.

### 10. High-Efficiency Heating and Cooling Equipment

If your home's central heating and cooling system is more than 10 years old, it is likely to be at least 20% less efficient than today's standard models. If you replace the systems, require the contractor to calculate the correct size of the equipment based on the dimensions and energy features of the home.

## F. TIPS ON SAVING WATER

Using excess water or having leaks can cost you hundreds of dollars a year in wasted water. A simple toilet leak can use 50 extra gallons of water a day and a faucet leak can waste up to 5000 gallons a year. We've got some tips for keeping that water bill down.

1. Find out if the toilet is leaking by putting a few drops of food coloring into the toilet tank. If the color leaks into the bowl, replace the flapper.
2. Get dripping faucets repaired. Usually it's a simple matter of replacing worn washers. Check all the washers in the house and replace them all at once.
3. Replace "sticky" toilet handles.
4. Make sure the flapper in the toilet tank seats correctly.
5. Don't use the toilet as a wastebasket or ashtray. Avoid unnecessary flushing.
6. Rinse vegetables over a large bowl and reuse what would have gone down the drain to water plants.
7. Keep enough drinking water in the refrigerator to avoid running water until it gets cool.
8. Defrost foods in the microwave instead of running under water.
9. Insulate water heater and pipes.
10. Don't let the water run continuously while you are shaving or brushing your teeth.
11. Shower instead of baths.
12. Install low-flow shower heads.
13. Take shorter showers.
14. Older standard washing machines use up to 50 gallons per load. Newer models only use 11-30 gallons.
15. Don't wash half-loads. If you do, adjust the water level setting.
16. Pre-soaking prevents having to re-wash heavily soiled clothes.
17. Soak dirty dishes instead of rinsing each dish separately.



18. Replace old dishwashers, and select water-saving cycle on your dishwasher.
19. If you are washing dishes in a double sink wash them all at once, then rinse them all at once.

### G. SAVING MONEY ON HOME HEATING

1. Open draperies and shades in winter to let in sunshine.
2. Cut heat loss in half by weather-stripping doors and windows.
3. Wear warm (closely-knit fabrics) clothing indoors during cold weather.
4. Inspect your furnace. Keep parts clean. Replace air filters when necessary.
5. Wrap heating ducts with duct tape when exposed to cold air.
6. Do not peek into the oven. You lose 20%–50% of the heat when you do.
7. Have your furnace serviced by an experienced professional once a year.
8. Make sure that furnace return air register is not obstructed.
9. Check efficiency ratings before purchasing portable heaters of any kind.
10. Be sure pots and pans are right size for range burners and elements.
11. Plan some meals so that the entire meal can be prepared in the oven at the same time.
12. Thaw frozen meats to almost room temperature before cooking.
13. Never use an oven or range to heat the kitchen. This could prove dangerous.
14. Arrange furniture away from the walls.
15. An electric blanket is much less expensive than heating your bedroom.
16. Cover pots and pans when heating liquids.
17. Install storm doors before cold weather arrives.
18. Seal gaps around pipes, wires, vents. Caulk baseboards.
19. Don't forget to weather-strip your attic door to prevent heat from escaping.
20. Replace holes in roof, walls, doors and windows where heat may escape.
21. Check to see that glass in all windows have full putty.
22. Teach youngsters to keep doors closed and other ways of conserving heat.

