

The background features a repeating pattern of circles in various colors (green, red, orange, purple). Each circle contains two horizontal lines, resembling a stylized 'E' or a simplified representation of a window or door. The circles are arranged in a grid-like fashion, with some overlapping.

Homebuyer Education

Section 9

Home Maintenance

Protecting Yourself and Your Investment

Find Important Controls in Your House

- Electrical:
 - find circuit breaker or fuse box
 - Find main breaker that controls all electricity to the house
 - Identify which fuses or breakers control what areas of the house
- Water
 - Find main water valve to the entire house and individual valves to control leaks at toilets, sinks, washers, etc.
- Gas
 - If there is a strong odor of gas, leave the house immediately and call the gas company. You need to leave the gas running in order for them to find the leak, but know where the valves are for main house and individual appliances
- Water heater thermostat
 - Check settings to avoid burns

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Determine When Services are Scheduled

- Find out when trash is picked up
- Learn where meters are and when meter readers come

Make Plans for Your Family Safety

- Find emergency numbers for fire, police, and ambulance
- Ask fire department for safety checks
- Have a fire escape plan
- Tornado survival plan
- First aid kit

Make Home Secure

- Change locks/keys
- Lock doors/windows when not home
 - Trim bushes and trees so windows and doors are visible to passersby
 - Light up the yard
 - Post “Beware of Dog”
 - Don’t leave emptied trashcans out at curb
 - Take up mail and newspaper
 - Put timers on lights and radios

Protect Your Investment

- Your home represents a major investment of time, money, and commitment
- Maintain and improve your home

Repairs and Improvements

- Inspection Report is in Good Guideline
 - Use report from home inspection to help you plan
 - Report and list potential problems
- Should you do it yourself?
 - Lower costs
 - More convenient than scheduling someone else
- Disadvantages to keep in mind
 - Can create safety hazard of make problems worse
 - Can decrease value of home
 - May be too busy to do repairs

Hiring Someone to Do Repairs

- Ask friends or neighbors to recommend someone
- Questions to ask potential repairman
 - ❖ Are they licensed?
 - ❖ How long have they been in business?
 - ❖ Who will actually do the work?
 - ❖ Do they belong to any trade associations or unions
 - ❖ Check on complaints with the better business bureau
- Get estimate of cost of job before allowing person to complete the work
 - ❖ If estimate seems too low or high, make sure you understand what exactly is being done
- For larger repairs it may be good to get a contact

Hiring someone to Do Improvements

- Everything above applies
- Be careful of people who come door-to-door or call you about making improvements
 - Ask yourself:
 - ✓ Is this the right time to do this improvement?
 - ✓ Does it fit our financial plan?
- Beware of scams by dishonest repair or renovation companies
- Ask what suppliers the contractor uses
- Ask how many jobs s/he works at one time
- Ask to see projects they have completed
- Be very specific about what you want done
 - Give contractor sketch of what you want
 - List measurements and fixtures you want
 - Talk to several contractors to get bids
- Get a contract that describes work to be done
 - Include schedule of when you want work to be done
 - Include a payment schedule

Lien Waivers

- Your contractor will purchase materials and may hire out work to a subcontractor by Oklahoma Law
- Owner should get a lien waiver from the subcontractors and suppliers before making final payment to protect you from paying twice.

Conflict Resolution

- If problem arise
 - First, try to work out with contractor
 - Next contact contractor's trade association to see if they offer arbitration
 - Next try better Business Bureau or the OK Attorney General
- Other alternatives:
 - TV news investigative reports
 - Small claims court
 - Hire an attorney to sue for damages