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HomeWorks News

Summer

Dear new homeowner,

You get an owner's manual when you buy a new car. Wouldn't it be great if you got one for your new home?

HomeWorks News has been created to be just that. You get an issue each season with maintenance tips and financial management information for coming months.

Each issue includes a home care checklist so you'll know what to do, backed by articles that tell you how.

You'll also find tips on such things as property taxes, escrow accounts, home equity loans and emergency funds.

We hope *HomeWorks News* helps you enjoy your new home and cope with the challenges of home ownership.

HomeWorks News is produced by University of Wisconsin-Extension Cooperative Extension with the support of housing specialists from the Cooperative Extension Services of Kansas, Minnesota, Missouri and Nebraska.

Summer tips for home care

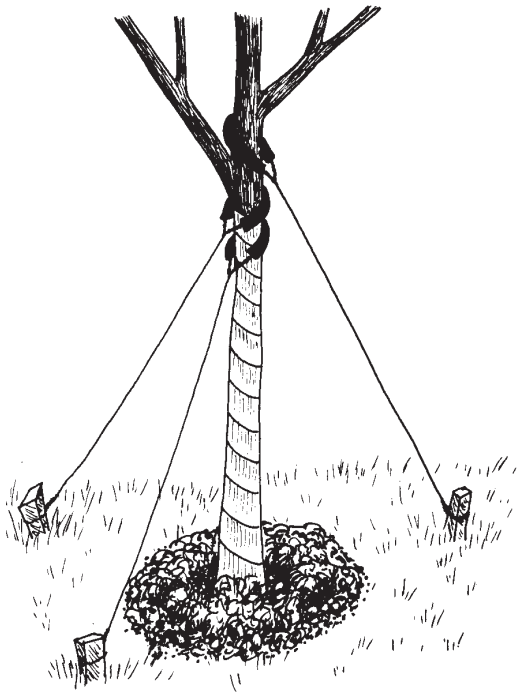
Outdoors/yard & garden

- ☐ **Care for new landscape plants.** Shrubs and trees planted within the last year need help getting established. See page 6.
- ☐ **Mow the lawn often.** Set the mower blade 2 1/2 to 3 inches high. See page 6.
- ☐ **Wash siding** and repaint or repair as needed. See page 5.
- ☐ **Keep weeds and shrubs from blocking air flow to air conditioning compressor.** If you have central air conditioning, see the owner's manual or contact your heating and cooling contractor.

Indoors

- ☐ **Check your basement for dampness.** Chances are, this is condensation and you need to reduce the relative humidity. See page 3.
- ☐ **Check furnace filters** if you have central air conditioning. Keep filters clean so air flows freely. See page 7.
- ☐ **Save for emergencies.** This may be a good time to prepare for unexpected home repair bills by starting a savings program. See page 4.

In this issue



Roach control

Why worry about cockroaches?

Contrary to common belief, cockroaches don't carry diseases. However, they can contaminate food and damage wiring and other items in your house. They also contribute to allergies.

Why do you have roaches?

Roaches enter homes in food and other containers, or from a house or apartment that shares a wall with yours. Roaches live in kitchens where food is available. They need moisture, so you often see them near toilets, sinks and pipes.

Avoid bringing roaches with you from your old house

Pack everything from your kitchen and bathroom in new boxes, piece by piece. Inspect each piece for hitchhiking roaches.

For items like toasters that you can't fully inspect, place them in the freezer over night. Roaches can survive cold, but not **thermal shock** — sudden temperature changes.

Move packed boxes outside as soon as possible, or keep them off the floor and away from walls.

How to keep roaches out of the house

- **Don't bring cockroaches in.** If you live in a single-family house, roaches will only get in as hitchhikers on items you bring into the house. Check all containers — particularly beverage cartons — for roaches and egg sacks. Egg sacks are dark colored, about the size and shape of a kidney bean.
- **Don't feed roaches.** Don't leave dirty dishes, open containers of food or beverages around. This includes pet food. Take garbage out every evening. Repair leaky faucets and pipes.

How to get rid of roaches

First, be sure you are not feeding roaches. Insecticide treatments are effective only if cooking and eating areas are clean and roaches cannot find food — or pet food.

Use roach traps to find where roaches are living. Place traps in several locations tightly against walls. Then check to see which traps collect the most roaches, and apply insecticides near those traps. (With any insecticide, follow label directions.)

If you choose to use roach spray or powder, place it in cracks, along baseboards, on the floor behind stoves and refrigerators, and other places with high roach traffic. It is not effective to treat shelves and counter surfaces.

Roach baits are effective if you place them near where roaches are hiding. Do not spray near the baits.

— JM & PP

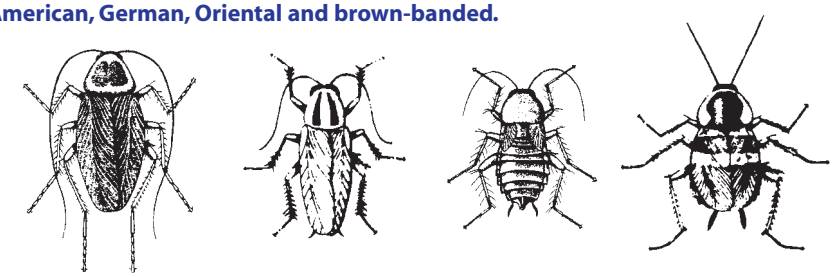
Adapted with permission from:

Cockroaches AG-FO-1003-B by Jeffrey Hahn and Mark Ascerno (St. Paul, Minn.: Minnesota Extension Service), Revised 1991.

Controlling Cockroaches A1953 by W.L. Gojmerac (Madison, Wis.: University of Wisconsin-Extension), Revised 1985.

Illustration courtesy of Lee Lovett, Wisconsin Department of Agriculture, Trade and Consumer Protection.

These cockroaches are found in most areas of the United States (left to right): American, German, Oriental and brown-banded.



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Contributors: John Merrill, extension housing specialist, University of Wisconsin-Madison; Linda Boelter, family resource management specialist, UW-Extension; Laura Jull, woody ornamental extension specialist, UW-Madison; Phillip Pellitteri, entomologist, UW-Madison; John Stier, turf grass extension specialist, UW-Madison; and Kim Terry, housing and financial management educator, UW-Extension. Produced by UW-Extension Cooperative Extension Publishing: Rhonda Lee, editor; Susan Anderson, designer; illustrations by Hawley Wright, John Merrill and Jeanne Bintzer.

Damp basements

Where does dampness come from?

Damp basements are common summer problems. Sometimes the dampness comes from rainwater that finds its way into the basement after a storm. More often, water vapor in warm air condenses on cool surfaces in the basement.

In new homes, moisture evaporating from concrete can be a major source during the first year after construction.

Condensation is a problem in basements because the walls are in contact with the soil, and soil temperature several feet below the surface remains at a constant 60 degrees Fahrenheit or less. While basement walls in newer homes are often insulated, floors generally are not.

Cool air can hold less water vapor than warm air. When outside air at 90 degrees F with a relative humidity as low as 50 percent enters a basement and cools to 65 degrees, the air will be saturated and moisture will condense on cool surfaces.

Condensation or dew point for various relative humidity levels when the outside temperature is 90° F.

Outside temperature	Relative humidity	Condensation temperature
90	80%	83
90	60%	74
90	50%	69

The higher the outside temperature and relative humidity, the more moisture is available to condense. Similarly, the cooler the basement, the more moisture condenses.

Does ventilation help?

Many folks assume that opening windows and letting more warm air into the basement will warm the air and decrease the relative humidity and hence the condensation problem. Unfortunately, it's hard to provide enough warm air to increase the surface temperatures of uninsulated basement walls and floors.

The earth behind the walls absorbs warmth from the added air, while the temperature of walls and floors stays about the same.

What the added air does provide is **more moisture**, which makes condensation worse.

Using a dehumidifier effectively

If the moisture problem results primarily from condensation, then the best solution is twofold.

1. Close the basement off as much as is practical to keep warm, humid air out.
2. Use a dehumidifier to reduce moisture in basement air.

Dehumidifiers are rated by the number of pints of water they collect per day. Small capacity models should be adequate for most homes. But *Consumer Reports* found that larger models are often more efficient than smaller ones.

Since dehumidifiers are relatively expensive to operate, do what you can to minimize the need.

Test your knowledge — Damp basements

1. **The most common cause of a damp basement in the summer is**
   a. wet soil outside the basement walls.
   b. plumbing leaks.
   c. condensation.
   d. none of the above.
2. **Opening windows is the best way to dry out a damp basement in the summer.**
   a. True b. False
3. **Using a dehumidifier when the air conditioning is running will**
   a. reduce humidity levels even further.
   b. cause the dehumidifier to freeze up.
   c. waste electricity.
   d. b and c.

See answers, page 4.

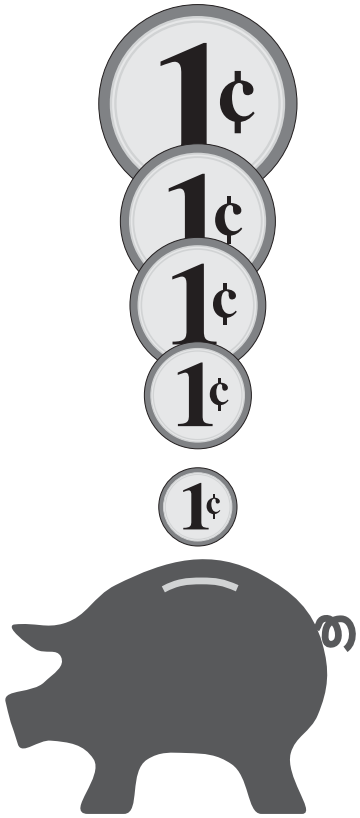
Make sure no water is leaking in through the walls. Check for damp walls by taping a piece of clear plastic tightly against the lower portion of a basement wall. Check it the next day. If moisture has condensed behind the plastic, moisture is getting through the wall.

You may be able to prevent this by correcting the grading around the house so water clearly flows away from the foundation. Also make sure downspouts direct roof runoff away from the house.

Turn off your dehumidifier when the air conditioner is on. See "Keeping your cool — And affording it" in this issue, and "Water on the windows — Mold on the walls" in *HomeWorks News: Fall*.

— *JM*

Homeowners need an emergency fund



What would happen if your water heater failed or if you had a sudden major medical or car expense? Would you have enough money for that — and your mortgage payment as well?

Because unexpected expenses such as these do happen, every homeowner needs an emergency fund.

How to start a homeowner's emergency fund:

- **Set up a separate savings account** at your bank or credit union.
- **Set a savings goal,** and add to the account regularly.
- **Start with "new money."** For example, save the bonus you receive at the end of the year, an income tax refund, or the money you had been paying on an auto or other installment loan once you've paid off that loan.
- **Use direct deposits.** Many employers allow you to have your pay check deposited directly into a savings or checking account. Your bank or credit union can transfer a set amount from this to your emergency savings. If you don't see this money, you are less likely to spend it.
- **Take a temporary part-time job** or volunteer for overtime. Then earmark that income for your emergency fund. You can stop when you have met your savings goal.
- **Keep enough money in your fund to equal living expenses for 2 to 3 months.** This will cover most unexpected expenses such as major repairs or lost income.

When should you use your emergency fund?

Use your homeowner's emergency fund for any service, repair or replacement you cannot pay for out of your current income. Most of the time, these will be expenses over $100.

When you take money out of your emergency fund, remember to replace it so you have it when you need it next. Think of this as a loan to yourself that you repay promptly.

If you are lucky enough not to have an emergency, you may be tempted to use this fund for a special vacation or other large purchase. If so, remember how hard it was to save that money, and how important your house is to you. Do you want to risk losing your home by using your emergency fund for something else?

— JM

Answers to Test your knowledge — Damp basements, page 3

1. **c.** The summer temperature of most basements is cool because the walls are below ground. When warm moist outside air enters, moisture condenses on cooler basement surfaces.
2. **False** — Opening windows just adds more moisture. The heat this adds does not increase the basement temperature enough to stop condensation.
3. **d**. Air conditioning will drop the temperature to the point that dehumidifier coils may freeze up. Most dehumidifiers will not operate efficiently at these lower temperatures, wasting electricity.

Siding care tips

Here are some suggestions that will help care for the siding on your new home. Unless indicated, suggestions apply to aluminum, steel, vinyl, and wood siding.

Keep siding clean.

- **Wash siding every year with cold water.** Use a soft brush to loosen dirt. A long-handled car washing brush that fastens on the end of a garden hose makes the job easier.
- **Start from the bottom and work up,** to prevent streaking.
- **For hard to remove dirt,** wipe down the siding with:
  - — 1/3 cup mild household cleaner such as Soilex® or TSP® in 1 gallon of water. *

  For vinyl siding: If this does not work, increase the household cleaner to 2/3 cup and add 1/3 cup laundry detergent.
- **Rinse siding well with clear water.**

Remove mildew.

Dark spots near the ground or under overhangs in shaded areas may be mildew. To remove **mildew**:

- **Add 1 quart of household bleach** to the cleaning solution above for vinyl siding (see the caution below).
- **Protect shrubs** from contact with the bleach solution by covering them with clear plastic.
- **Scrub spots with the bleach solution, then rinse siding well with clear water.**

Caution: Be sure the mild household cleaner you use in this mixture **does not contain ammonia**. Ammonia can form a poisonous gas when mixed with the chlorine in bleach.

Remove chalking from painted siding. Natural weathering can make paint powder — chalk — on wood, aluminum or steel siding. You can generally wash chalking off with water and gentle scrubbing.

Use power washers with great care. Do not tilt it up, as this can force water behind the siding. It will drip down later, streaking your clean siding. Water behind siding can also cause damage to your home. Using too much pressure can remove paint or damage the siding.

Repair loose vinyl siding. Loose vinyl siding can either be snapped back into place or loosened and renailed. Talk to a vinyl siding supplier for details and the tools needed. — *JM*

Adapted with permission from:
Knaebe, Mark, "Why House Paint Fails," *The Finish Line.* Forest Products Laboratory, USDA Forest Service, 1995: http://www.fpl.fs.fed.us/faqs.htm
Vinyl Siding Cleaning and Maintenance Guide © 2000 Vinyl Siding Institute: http://www.vinylsiding.org/vsic/publications/clean.htm

* Reference to products is not intended to endorse them, nor to exclude others that may be similar. If you use these products, follow the manufacturer's current label directions. Trisodium phosphate (known as TSP) has been banned in the Great Lakes states for most purposes; the household cleaner TSP® says phosphate-free on the label.

Lawn care tips

If you have an established lawn, mowing is the most important thing you can do to keep it looking good.

Mow high, lawn experts say. Keep the blade height at 2½ to 3 inches. Lawn this tall shades the soil, produces more food reserves for the grass, and grows denser so it reduces runoff and helps filter groundwater.

Mow often so you are only taking off the top third of the grass. This reduces shock to the grass, and clippings are short enough to easily decay into soil. Each mowing will take less time if you don't have to bag clippings or worry about the mower stalling in tall grass.

You may not need to water grass this tall. Most grasses for our climate can withstand summer drought and will green up again in fall once it rains. But leave it tall, because mowing most grasses shorter than 2 inches will reduce root growth and require watering.

If you do water, do so thoroughly. Light watering encourages disease and shallow roots.

However, do not water to the point of runoff. Grass needs about 1 to 1.5 inches of water per week to maintain growth. If the soil cannot absorb all the water at once, split the watering into two or three times over a day or two.

Your county or area extension office or garden center can give you more information on lawn care for your area. *— JM & JS*

New landscape plants need care

As part of the transplanting process, the roots of new landscape plants were cut. So these plants need some extra help until they develop a new root system.

For new transplants, care is critical.

- **Water when the ground is dry.** Shrubs need about an inch of water a week.
- **Clear an area about as large as the drip line of the outside branches and cover the ground with shredded bark.** Avoid fresh wood chips, since they may contain insects or disease organisms. Use 2 to 4 inches of bark, but keep it away from the trunks themselves. This helps new plants compete with grass and weeds, and makes mowing easier.
- **Do not fertilize newly transplanted shrubs and trees.** This can stress the plant.

For established plants, pruning is important.

Pruning is important to developing a strong and well-formed plant. Pruning is not as simple as shearing, and depends somewhat on the species. Consider hiring a certified arborist to show you how.

- **Prune shrubs that flower in summer or fall in very early spring before they set flower buds.**
- **Prune spring flowering shrubs such as lilacs immediately after they flower**.
- **The best time to prune trees is when they are dormant (not growing).** This reduces the risk of disease and infection, for example, oak wilt.

If you neglect pruning for several years, you can end up with a plant that cannot be adequately pruned without killing or disfiguring it.

For information on pruning and other landscape plant care, contact your county or area extension office or garden center. *— JM & LJ*

Keeping your cool — And affording it

You can save money on your electric bill by following a few simple steps when you use air conditioning.

Ways to keep central air conditioning costs down:

- **Close storm windows and lower drapes and blinds** to keep out as much heat as possible.
- **Check furnace filters** to be sure they are clean and air flows freely.
- **Keep the thermostat set as high as you can tolerate,** and move it up a few degrees when you are away for more than a couple of hours. The air conditioner will still reduce humidity and make the house comfortable even at warmer temperatures.
- **Use fans** to circulate air when you feel warm.
- **Run exhaust fans** after bathing to remove as much moisture as possible. Be sure your clothes dryer is vented outside, and line dry clothes outdoors if possible.
- **Turn off your dehumidifier.** The air conditioning may drop the basement temperature to the point where the condenser coils on a typical dehumidifier will freeze. The air conditioning will also drop humidity levels enough that the dehumidifier is not needed, and running it would just waste energy.
- **Close off registers** in rooms you don't use.
- **Close doors** to keep cooler air in the area you use.
- **Ventilate the attic.** Attics in older homes should have one square foot of ventilation opening for every 150 square feet of floor, divided equally between the ridge area and bottom edge of the roof. Air flows in through vents in the eaves, pushing hot air up and out vents near the ridge.
- **Plant shade trees** to keep the sun from striking your home. In the long term, planting shade trees on the south and west sides can keep your home cooler.

Ways to keep costs down if you are using room air conditioners:

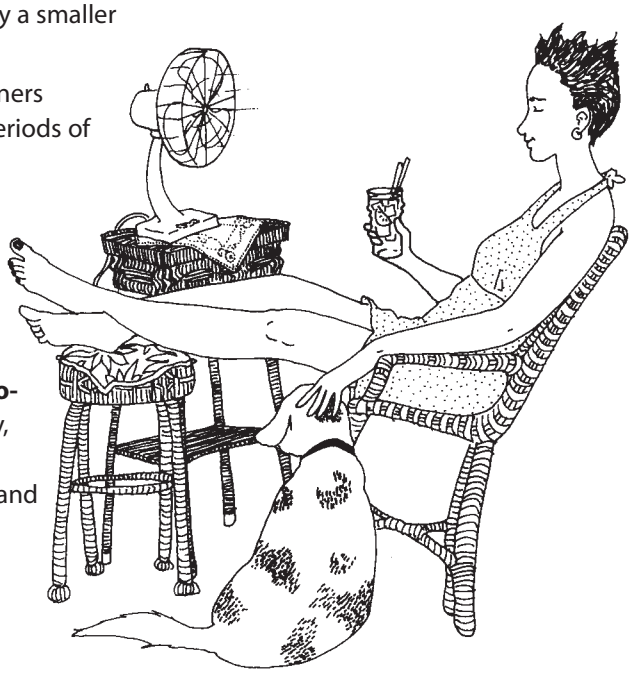
- **Make sure the unit is the right size to cool the room.**
  - — If the unit provides cool air up close but leaves the rest of the area warm, it may be too small. Shut doors to reduce the area to be cooled.
  - — If the unit shuts off frequently and the room feels cold and clammy, it may be too large. The unit is cooling without dehumidifying adequately, meaning you should cool a larger area or buy a smaller air conditioner.
- **Turn off** room air conditioners when you leave for long periods of time.
- **Use higher fan speed to increase comfort.** Adjust the directional fins to avoid uncomfortable breezes.
- **Clean the filter and evaporator.** When these are dirty, you have less air flow and cooling. See the unit's use and care manual for cleaning instructions.
- **Check the seal around the unit.** Make sure warm air isn't leaking in around the air conditioner.
- **If you use an extension cord, be sure it is rated for high current flow.** Using the wrong extension cord can be a fire hazard and reduce the unit's cooling ability.

Insulating helps in summer as well as winter

Your house will remain cooler in summer as well as warmer in winter if the attic and side walls are well-insulated.

An insulating value of R-38 or more is recommended for the attic — at least 12 inches of insulation on the attic floor — and R-19 for the walls. Consult your utility company or home inspector.

— JM



HOME WORKS

News/summer