

BUILDING INDUSTRY ASSOCIATION OF WASHINGTON

The Building Industry Association of Washington (BIAW) is the largest trade association in Washington State, representing over 250,000 families and 9,300 member companies employing 300,000 workers involved in the homebuilding business.

WASHINGTON INSURANCE COUNCIL

The Washington Insurance Council (WIC) is a non-profit consumer education and media relations trade association, funded by member insurance companies. Its mission is to foster knowledge and awareness among consumers and the media regarding insurance issues.

MAINTENANCE GUIDE FOR YOUR HOME

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WASHINGTON INSURANCE COUNCIL

THE BUILDING INDUSTRY ASSOCIATION OF WASHINGTON



111 W. 21st Avenue
Olympia, WA 98507
360.352.7800 • 800.228.4229
www.biaw.com

WASHINGTON INSURANCE COUNCIL



1904 Third Avenue, Suite 925
Seattle, WA 98101-1123
206.624.3330
www.wa-ic.org

The liability portion of your policy pays for both the cost of defending you in court and any court awards — up to the limit of your policy. You are also covered both in your home and anywhere in the world.

Your policy also provides no-fault medical coverage. In the event a friend or neighbor is injured in your home, he or she can simply submit medical bills to your insurance company. This way, expenses are paid without filing a liability claim against you.

Additional Living Expenses

This pays the additional costs of living away from home if you can't live there due to damage from a fire, storm or other covered peril. It covers hotel bills, restaurant meals and other living expenses incurred while your home is being repaired or rebuilt. Coverage amounts can differ from company to company — check your policy for specifics or contact your company or agent.

1. Coverage for the structure of your home.
2. Coverage for your personal belongings.
3. Liability protection.
4. Additional living expenses in the event you are temporarily unable to live in your home because of a fire or other insured loss.

House Structure

This portion of your policy pays to repair or rebuild your home if it is damaged or destroyed by fire, hurricane, hail, lightning or other covered perils listed in your policy. Most standard policies also cover structures that are detached from your home such as a garage, tool shed or gazebo.

Your insurance policy will not pay for damage caused by a flood, earthquake or routine wear and tear.

Water Damage

Water damage claims accounted for more than one-third of all claims in 2001. Water damage such as mold, corrosion and rot in or on the structure of your home or furnishings are typically not covered unless it is the result of a covered peril such as fire, windstorm or a broken water pipe. Areas of your home that are consistently exposed to water or excessive moisture like roofs, gutters and foundations must be maintained to prevent water leaks and damage that may occur.

Personal Belongings

Your furniture, clothes, sports equipment and other personal items are covered if they are stolen or destroyed by fire, hurricane or other insured disaster.

Perils covered are theft, fire, lightning, explosion, vandalism, riot and even falling aircraft.

Liability Protection

This covers you against lawsuits for bodily injury or property damage that you or family members cause to other people. It also pays for damage caused by your pets.

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Planning Maintenance for Your Home

So you've just moved into your brand new home. You shopped around and did a lot of research to find the home that was just right for you. The moving trucks are gone, the boxes are unpacked, and your belongings are in their proper places. What should you do now?

One of the most important things to remember is that there is no such thing as *maintenance free*. All building materials deteriorate. Some, like exterior paint or wood, can degrade within a few years, and others, like masonry, do so over decades and centuries. Maintenance is a continuous process. As a homeowner, you are responsible for routine maintenance to keep your house functioning properly.

A key reason for maintaining parts rather than replacing them is that it saves money, time and effort by limiting the need for expensive repair work in the future. It's generally less costly to maintain a window than to wait for it to become so deteriorated that replacement is necessary.

Like any program you need a place to start. First, take the time to understand your rights and responsibilities as a homeowner.

Most new home buyers receive a warranty from the builder on workmanship and materials. This warranty applies to problems related to the construction of the home, but not to problems that arise because routine maintenance was not done. For example, if your roof begins to leak after six months because of faulty workmanship, your warranty would cover that. But, if you have a leak because water backed up in clogged gutters that should have been cleaned, the builder is not responsible for repairs. Also, some items, such as appliances, may be covered by manufacturers' warranties and are not the responsibility of the builder.

You should be familiar with the terms of your warranty--don't wait until you have a problem to read it. Then start planning the maintenance of your new home. This manual contains a comprehensive checklist that will help you establish a basic maintenance routine. Keep it handy and use it to help keep your new home in good working order.

A Sense of Security with Homeowners Insurance

Homeowners insurance provides financial protection for your home against sudden and accidental damage to your home and its contents, and against theft of your possessions.

What's Covered

Homeowners insurance is a package policy. It covers both damage to your property and your liability or legal responsibility for injuries and property damage you or members of your family cause to other people. This includes injuries or damage caused by household pets.

Most homeowners policies pay for damage to the structure and contents of your home by a covered peril. A covered peril is a sudden and accidental event or a theft that causes damage or loss. Covered perils may vary by policy type and company, so make sure your policy covers the perils that are common to your area. A general homeowners policy is not intended to cover situations that are too unpredictable to insure against, such as flood, earthquake or landslide. Special policies usually can be purchased to insure against perils that are not covered. Damages related to inadequate or improper home maintenance, however, are the homeowner's responsibility.

A typical homeowners policy covers the house, garage and other structures on the property, and personal property inside the house against a wide variety of perils. Perils include, but are not limited to, fire, windstorm, riot or civil commotion, theft and vandalism and water damage due to sudden and accidental leaks from plumbing, heating or air-conditioning systems or domestic appliances, subject to the policy limits.

What is in a standard homeowners insurance policy?

A typical homeowners insurance policy includes four essential types of coverage:

Identifying and Repairing the Moisture Source

The *first step* is to identify and repair the moisture source. If you fail to do this, mold will either start or continue to grow. Typically, moisture problems are associated with window leaks, roof leaks, broken pipes, improper drainage and ventilation problems. Once the moisture source has been eliminated, repairs can begin. As a homeowner, you can take positive steps to reduce or eliminate mold growth in your home, and reduce any possible adverse effects that may be caused by mold. These steps include:

1. Before bringing items into your home, check for signs of mold. Potted plants (roots and soil), furnishings, or stored clothing and bedding material, as well as many other household goods, could already contain mold growth.

2. Regular vacuuming and cleaning will help reduce mold levels. Mild bleach solutions and most tile cleaners are effective in eliminating or preventing mold growth.

3. Keep the humidity in your home low. Vent clothes dryers to the outdoors. Ventilate kitchens and bathrooms by opening the windows, using exhaust fans, or running the air conditioning to remove excess moisture in the air, and to facilitate evaporation of water from wet surfaces.

4. Promptly clean up spills, condensation and other sources of moisture. Thoroughly dry any wet surfaces or material. Do not let water pool or stand in your home. Promptly replace any materials that cannot be thoroughly dried, such as drywall or insulation.

5. Inspect for leaks on a regular basis. Look for discolorations or wet spots. Repair any leaks promptly. Inspect condensation pans (refrigerators and air conditioners) for mold growth. Take notice of musty odors, and any visible signs of mold.

6. Should mold growth develop, thoroughly clean the affected area with a mild solution of bleach. First, test to see if the affected material or surface is color safe. Porous materials, such as fabric, upholstery or carpet should be discarded. Should the mold growth be severe, call on the services of a qualified professional cleaner.

Five Quick Maintenance Tips

1. ***Get it right.***

Effective maintenance is largely a matter of doing the right thing at the right time. If you're not sure what is right, ask someone who knows.

2. ***Write it down.***

Keep written notes, lists, schedules and records. This helps you recognize all the issues and problems clearly.

3. ***Take action.***

Refer to the lists and schedules, then get up and do what needs to be done. If you can't do it all, prioritize and get going.

4. ***PRO-act, don't RE-act.***

A maintenance plan puts you in control of what happens to your home rather than just reacting to its deterioration.

5. ***Save money.***

Maintenance saves money in the long run. It's possible to develop a plan that is respectful of your limited time and money.

Home Maintenance Checklist

Exterior

Fall Exterior Maintenance

- Rake debris away from side of house and other structures.
- Clean out gutters and check downspouts for leaks.
- Put up storm windows and check and repair all caulking around exterior, especially windows.
- Clean leaves from around air conditioner.
- Remove plants/trim shrubs around dryer vent.
- Inspect and replace weather stripping on all exterior doors.
- Clean out under decks and porches.
- Inspect and repair glazing compound on windows.
- Clean out basement window wells.
- Check any exposed pipes and cover with insulation, cap all exterior water faucets.
- Check septic tank drain field for flooding and odor; have tank pumped, if needed.
- Replace non-skid surfaces on stairs.
- Scrub mildewed areas of house exterior

Spring Exterior Maintenance

- Rake debris away from side of house and other structures.
- Clean out gutters and check downspouts for damage.
- Take down storm windows and check and repair screens before installing.
- Remove plants/trim shrubs around dryer vent.
- Inspect foundation and crawl space for any signs of water intrusion or pipe leaks.
- Remove strainers and clean any floor drains in basement, garage, outside stairwells.
- Inspect the attic. Look for moisture or water stains that may indicate roof leaks.
- Scrub mildewed areas and treat any mildew and fungus on decks

and the sensitivity of the person exposed. Some individuals experience no reaction after mold exposure, while others feel ill. The most common reaction is allergic. Allergic reactions include: watery eyes, runny nose, sneezing, nasal congestion, skin irritation, coughing, wheezing, sore throat, and headache. In addition to allergic reactions, some people complain about more subjective symptoms like chronic fatigue and memory loss. Others claim to suffer from serious infections and life threatening disease. However, experts disagree about the level of mold exposure that may cause health problems, and about the exact nature and extent of the health problems that may be caused by mold.

Causes of Mold Growth

You cannot prepare yourself for preventing mold without first understanding the causes of mold growth. Mold growth occurs when the following elements are present:

- **Moisture.** Moisture can result from roof leaks, window leaks, broken pipes, high humidity, condensation, and other causes. Moisture is the key requirement for mold growth.

- **Nutrients.** Organic nutrients serve as a food source for mold. Building materials like drywall, ceiling files, wallpaper and lumber may supply the necessary organic nutrients. Paint, insulation materials, carpet, fabric and upholstery also support mold growth.

- **Mold Spores.** Mold spores are everywhere. They exist indoors as well as outdoors and can never be eliminated entirely.

- **Temperature.** The best temperature for mold growth is between 40° and 100° F. This temperature is a given in most homes.

- **Time.** If the foregoing elements exist, mold will begin to grow in 24 to 48 hours.

The only factor that can be controlled is moisture. If your home is kept dry, mold will not grow. Accordingly, all efforts should be focused on: (1) constructing a home that manages water and moisture effectively; and (2) recognizing that as a homeowner you are responsible for acting immediately to remove standing water in your home, repair leaks and remove wet and damaged materials from your home.

Mold

Introduction

Mold has existed for millions of years in relative obscurity. This is no longer the case. In the last several years - fueled by large jury verdicts and intense media attention - mold has taken center stage. Mold is a type of fungus. It occurs naturally in the environment, and is necessary for the natural decomposition of plant and other organic material. It spreads by means of microscopic spores borne on the wind, and is found everywhere life can be supported. Residential home construction is not, and cannot be, designed to exclude mold spores. If the growing conditions are right, mold can grow in your home. Most homeowners are familiar with mold growth in the form of bread mold, and mold that may grow on bathroom tile.

In order to grow, mold requires a food source. This might be supplied by items found in the home, such as fabric, carpet or even wallpaper, or by building materials, such as drywall, wood and insulation, to name a few. Also, mold growth requires a temperate climate, and finally, mold growth requires moisture. Moisture is the only mold growth factor that can be controlled in a residential setting. By minimizing moisture, a homeowner can reduce or eliminate mold growth.

Moisture in the home can have many causes. Spills, leaks, overflows, condensation and high humidity are common sources of home moisture. Good housekeeping and home maintenance practices are essential in the effort to prevent or eliminate mold growth. If moisture is allowed to remain on the growth medium, mold can develop within 24 to 48 hours.

Alleged Health Effects

Everyone is exposed to molds. Exposure is through inhalation of mold spores or skin contact with mold contaminants. Currently, there are no standards concerning "safe" or "unsafe" levels of exposure. The effects on health - if any - depends on the type of mold, the level of mold exposure,

Schedule Summer Projects

Review all exterior surfaces for signs of deterioration. Schedule preventive maintenance tasks, such as spot paint repairs, roof repairs and minor door and window work during the summer months. Keeping windows, doors, gutters, etc. painted and in good repair can prevent the need for replacement.

Annual Exterior Maintenance

[] **Foundation Walls:** check for evidence of deterioration, dampness and movement. Limited dampness from slow moisture absorption can be anticipated with most older foundation walls. This will often result in minor surface deterioration. Cracks and voids should be filled annually.

[] **Wood Framing:** exposed wooden structural components in the basement should be checked for evidence of rot and insects. Deterioration usually results in sagging structural components.

[] **Walls and Ceiling Surface Cracks:** wall and ceiling surface cracks should be monitored for evidence of significant movement. Minor movement due to normal settling and shrinkage is normal and should be anticipated. Flaking, blister or stains on paint should be sanded, primed and repainted.

[] **Door Frames:** door frames should be checked to determine their square-ness. Door frames showing significant movement over a six month period are normally indications of a more serious problem.

[] **Grading:** the grading immediately to the house should be checked to ensure a slope of one inch per foot for the first six feet from the house (where practical). Catch basins should be cleaned.

Home Maintenance Checklist

Interior

Heating, Cooling and Hot Water

Most HVAC maintenance should be done twice a year, once before the heating season and once before the cooling season.

- General furnace inspection. Look for rust, scaling on heat exchanger, proper color flame. Note odd sounds or smells. Check condition of venting. HVAC ducts should be cleaned every 5-6 years.
- Test for proper draft at furnace and/or water heater diverter, examine flue for leaks, rust, damage.
- Examine pressure-temperature relief valve for leaking, and test, if desired.
- Arrange for appropriate regular servicing and cleaning. Noisy blowers should be brought to the attention of a technician.

Periodic Safety Tests

- Automatic garage door opener.
- GFCI receptacles and GFCI circuit breakers.
- Smoke alarms.
- Test pressure-temperature relief valve located on top, or on the side of, hot water heater(s).

Annual Interior Maintenance

- Clean and seal tile grout.
- Inspect plumbing shutoff valves and replace any leaking washers.
- Inspect toilets for stability, do not overtighten flange bolts.
- "Exercise" circuit breakers. (Be careful!!!)
- Vacuum smoke alarms.
- Vacuum refrigerator coils.
- Inspect fireplace and woodstove flue for glossy build up of creosote and have it cleaned regularly.
- Inspect fireplace firebrick and mortar for cracks and

signs of deterioration.

- Inspect venting for bathroom fan and dryer.
- Place dehumidifiers in basements and crawlspace to reduce excessive condensation.

Periodic Interior Maintenance

- Inspect and clean faucet aerators and shower heads.
- Remove overflow plate and clean pop-up stoppers in bathroom sink and tub.
- Clean frost-free refrigerator drain pan.
- Inspect dishwasher for leaks.
- Clean kitchen exhaust fan filters.
- Check and replace, if needed, heating system air filter.
- Drain 1 to 2 gallons of water from water heater. (Be careful, this water is hot!!!)
- Maintain drains with baking soda or hot water, not with chemical drain openers.
- Pour water down unused drains.
- Inspect foundation, pipes, vents and ducts visible from inside.

Indoor Air Quality

- Change furnace filter once a month.
- Run bathroom vent fan when showering to discourage mold growth.
- Clean humidifier and air conditioning drain pans.
- No smoking.
- Let new carpet, drapes, furniture "air out" before bringing inside.
- Keep gutters clean to avoid moisture penetration.
- Repair cracks in basement/foundation.
- Regularly clean and tune all fuel-burning appliances/fireplaces.