



# Homeownership 101

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While it is impossible to completely advise you of all aspects of new homeownership, the following outlines some of the most common situations. Be advised that by adhering to these helpful tips, you can eliminate many of the confusing and frustrating issues new homeowners commonly face.

Be advised that a permit is required prior to any improvements or changes being made to your property. Contact the proper building enforcement agency (i.e. the Municipality of Anchorage Building Safety Division, the City of Palmer, etc.) prior to commencement of any work.

Be advised even if a building permit is not required, you will still need to contact the governing Homeowners Association (if applicable) prior to making any exterior changes to your home. Many associations require advanced approval for changes. If you are in violation of CC&R regulations, you may be assessed a fine and/or be required to reverse changes.

Be advised, a recent study has proven that the use of candles and other burning matter may produce the appearance of black markings on carpets, walls, ceilings, baseboards and black particulate dusting on appliances. As the furnace ductwork connects the home to the garage, running your car in the garage may also cause the appearance of soot marks. These black markings have also been apparent when additional gas logs were added to the fireplace.

Other identified substances which may produce these black markings include: paraffin, benzene, toluene, silicates, iron oxide, cellulose and cotton, dirt or clay, pollen and carbonates, common grease, and nicotine. With the regular introduction of new household products, this once unusual phenomenon has become a common incident. There are as many causes of the markings as there are occurrences.

Spinell Homes, Inc. offers these examples, however, any action resulting in the production of carbon (or other) molecules may increase the chance of staining in your home. As a homeowner, you are responsible for considering the consequences of your actions.

As the carpet in your home acts as a filter for these molecules, carpet manufacturers specifically exclude this type of staining from any warranty, including warranty on stain-resistant carpet.

Be advised that Spinell Homes, Inc., will not provide warranty service for the appearance of soot marks or staining in your home.

Be advised you are responsible for maintaining all landscaping buffers, as required by the governing municipal agency. Contact the municipality or city office prior to removing or adding landscaping to the buffer zone.

Be advised your property may contain easements that allow the use of your property by utility or other agencies. Review the survey provided to you for any such easements. Do not block access to these easements. Contact your real estate agent or Spinell Homes for further clarification if you are unsure if an easement exists on your property.

Be advised outstanding escrow items will be completed as soon as weather and subcontractor availability permit. You may notice activity on adjacent properties (which may have closed after you); contractors work in subdivisions in an order that may not be concurrent with closing dates.

During warmer months, escrow holdbacks are not permitted. Therefore, you may see activity on a home that has not closed.

Be advised that it is our goal to complete all escrow items by July 15. However, this date can be affected by weather conditions and subcontractor availability.



Be advised that snowfall and melting snow in the spring make it difficult to be as neat and clean as we would like to be. Unfortunately, all sorts of debris and trash are neatly buried by continued snowfall. Ice holds debris in place weeks after the last snow falls and then melts. We attempt to clean up around the homes as the snow melts. Typically, this happens at the same time for all homes built in the winter months. It would be really helpful if you could pile up any waste near the curb of your lot; we will periodically send crews around to pick up debris.

Be advised, if you've purchased a home in a subdivision that is under construction (most homes fit into this category) construction will continue. You may experience the conditions associated with new construction. You may have to endure such nuisances as; portable toilets near your lot, occasional nail punctures to your tires, debris blowing into your yard and the sounds associated with construction. Please understand that these items, as well as numerous other things not mentioned, are temporary and unavoidable. Spinell Homes is aware of the unpleasantness that may be experienced however; we implore your patience.

Be advised that the home you have purchased will no doubt have flaws. Please review the Spinell Homes Warranty and Standards Agreement executed at closing. Spinell Homes provides a one-year comprehensive warranty. We will attempt to complete all service requests within a reasonable time frame. Your cooperation is vital to the success of the warranty program.

Be advised that warranty appointments are scheduled Monday through Friday, 8:30 a.m. to 5:00 p.m. Please be available or make your home available by leaving a key in the key box so that we may be able to fulfill our obligation to you.

Be advised that all requests for warranty service must be submitted to Spinell Homes in written form. You may contact Spinell Homes via the telephone for emergency situations however; to maintain complete records on your home you will be asked to follow up all phone calls with written correspondence.

Be advised the completion of all questionnaires and surveys allow Spinell Homes to improve our service and or recognize outstanding service. Your input is a vital and invaluable resource. Please take a moment to complete and return all questionnaires.

Be advised, Spinell Homes will not, nor will our subcontractors, warrant loss or damage caused to the home by acts of God. Acts of God include, but are not limited to: fire, explosion, smoke, water escape, presence of insects, changes which are not reasonably foreseeable in the level of the water table, glass breakage, wind storms, hail, lightening, falling trees, aircraft, vehicles, flood, avalanche, and earthquake. Spinell Homes can provide you with subcontractor information to repair such damage; however, all costs associated with repairs are your responsibility. You may wish to contact your homeowners' insurance if you experience such a loss.

Be advised, Spinell Homes cannot be responsible for services that are provided by a third party. Such services may include snow removal (provided by the municipality), cable television (provided by the cable company), etc. While Spinell Homes employees will attempt to provide you with assistance, there are some agencies we are unable to control.

Be advised that throughout the year, you will need to adjust the thresholds around the doors of your home (see Caring For Your Home). This procedure is a normal occurrence and should not be considered a defect under the terms of your warranty.

Be advised that you are responsible for caulking around the windows of your home to avoid the infiltration of water (see Caring For Your Home). This procedure is a normal occurrence and should not be considered a defect under the terms of your warranty.

Be advised that throughout the winter, there is often a large accumulation of snow on the roof. Now that we use bath fans that run more often, more heat is vented from the home, which can cause glaciation on the roof. It may be necessary to shovel your roof to help alleviate the problem of glaciation and to eliminate leaking above the ice shield under your shingles.

## Procedure for Handling Water in Crawl Spaces

Some customers have asked for an idea of how this process takes place. Complete installation can take around a month once the source of the water has been identified and corrected (temporary moisture may occur from thawing of frozen crawl space floors and adequate time must be given for drying). Permanent sump pump installations will only occur after the final grade is established and it is determined that the proper grade will correct the problem.

When water appears in a crawl space, several steps have to be taken to effect a good installation of a crawl space sump pump system:

- STEP 1: Identify the source of water and divert it from entering the crawl space or limit it as much as possible. Some of the possible problem areas can be: lack of proper grade from foundation, sink holes or utility trenches settling next to the foundation, sink holes by downspouts or under decks, an unexpected rise in the seasonal groundwater table, or a broken waterline or frozen hose bib.
- STEP 2: The crawl space must be dried out. This is accomplished by placing temporary pumps in the crawl space and removing as much standing water as possible. Next, the visqueen vapor barrier is pulled back so the ground can dry out as well. This step is required so that a "sump pit" can be dug in. If the ground is saturated it is nearly impossible to dig a hole deep enough for the sump to be effective. If a sump bucket was installed as a precaution this step may be quicker.
- STEP 3: Install a permanent sump pump and hard pipe the outfall. This step will provide for a drier crawl space over time. The homeowner will need to inspect this pump and make sure it's operational at least twice a year. The easiest way to test it is to add water to the sump bucket until the pump comes on and removes the water. Cleaning the pump twice a year to prevent clogging and burnout is also beneficial. Cleaning consists of removing the pump and pumping clean water through it.
- STEP 4: Reinstallation of vapor barrier and replacing damaged insulation when required. The final steps will be to replace the vapor barrier. The vapor barrier is designed to hold moisture below the barrier. It's not uncommon to have some minor amounts of water under the plastic vapor barrier. It is very common to have water droplets on the underside of the plastic. This is actually its intended purpose. By replacing the vapor barrier before the saturated ground is entirely dried out will slow the drying process (several weeks or months may be needed) but will keep the moisture and humidity lower in the crawl space area. The workers will determine when to replace the vapor barrier. The final step will be to evaluate the insulation to determine if it was damaged by the water and needs replacing. The workmen will do this as well.
- STEP 5: Cleanup. Once the install is complete the workmen should take all the extra, used or replaced material away and clean up after themselves. Re-attaching any ductwork used to help dry things out happens at this time and the removal of any fans as well. At this point the sump pump installation is complete. The homeowner should monitor this area during times of heavy rains or runoff at spring break-up to ensure the installation is working as designed. If there is a problem, a written note to the office will prompt additional action.

## Do You Have a Sump Pump?

- If a substantial amount of water accumulates in the crawl space, a home may require a sump pump. Generally, a sump pump is required, when there is standing



water in the crawl space for extended periods at a level greater than three-quarters of an inch throughout, once the final grade has been completed. If your home is equipped with a sump pump, familiarize yourself with the manufacturer's suggested uses.

- Always disconnect the pump and controls from the power source before handling or making any adjustments. Always wear rubber boots when there is water on the floor and you must unplug the pump.
- Be sure that the pump is connected only to a proper GFI outlet. Beware of the risk of electrical shock.
- For proper automatic operation, make sure the pump power cord is plugged in according to manufactures' suggestions.

### **Helpful Hints:**

If the pump does not run or just hums:

- The water level in the sump may be too low to activate the automatic float or diaphragm switch.
- The pump and/or switch cord plug may not be making contact in the receptacle.
- If the pump is using the series (piggyback) cord plug, the two plugs may not be plugged tightly together.
- The float may be stuck. Be sure the float operates freely in the basin.
- The motor winding may be open; if that is the case, take the unit to an Authorized Service Center.

If the pump runs but does not deliver water:

- Check to see if the valve may be clogged.
- Pump may be air locked. Start and stop several times by plugging and unplugging cord.
- Check the vent hole in the pump case for plugging.
- Pump head may be too high. Pump cannot deliver water over a 25-foot vertical lift. Horizontal distance does not affect pumping, except for friction loss through the pipe.
- Inlet in pump base may be clogged. Remove pump and clean out.
- Impeller or volute openings may be plugged or partially plugged. Remove the pump and clean it out.

Pump runs and pumps out sump but does not stop:

- Float is stuck up in position. Be sure float is not hung up and operates freely in basin.
- Switch contacts may be stuck, replace switch.
- Pump runs but delivers only a small amount of water:
- Pump may be air locked. Start and stop several times by plugging and unplugging cord. Check vent hole in pump case for plugging.
- The pump head may be too high. The pump cannot deliver water over 25-feet vertical lift. Horizontal distance does not affect pumping, except loss due to friction through discharge pipe.
- Inlet in pump base may be clogged. Remove pump and clean out openings.
- Impeller or volute openings may be plugged or partially plugged. Remove pump and clean out.
- Pump impellar may be partially clogged causing motor to run slow, resulting in motor overload. Clear impellar.

Fuse blows or circuit breaker trips when the pump starts:

- Inlet in pump base may be clogged. Remove pump and clean out openings.
- Impeller or volute openings may be plugged or partially plugged.
- Pump impellar may be partially clogged causing motor to run slow, resulting in motor overload. Clear impellar.

- Fuse size or circuit breaker is too small.
- Defective motor stator: return to an authorized service center for verification.

The motor runs for a short time, then stops. Starts again after a short period:  
• Indicates tripping overload caused by the above symptoms.

In applications where the pump may sit idle for months at a time, it is recommended that the pump be cycled every few months to ensure the pumping system is working properly when needed.

Always disconnect the pump from the power source before handling or making any adjustments. To protect the integrity of the manufacturers' warranty, service should only be performed by an authorized service center.

## What Homeowners Should Know About Mold

Mold is a type of fungus. It occurs naturally in the environment, and it 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. The best growth occurs at temperatures between 40°F and 100°F. 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 from humidifiers and natural sources 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.

### Consequences of Mold:

Not all mold is harmful, but certain strains of mold have been shown to have adverse health effects in susceptible persons. The most common effects are allergic reactions, including skin irritation, watery eyes, runny nose, coughing, sneezing, congestion, sore throat and headache. Individuals with suppressed immune systems may risk infections. Some experts contend that mold causes serious symptoms and diseases that may even be life threatening. 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. The Center for Disease Control states that a casual link between the presence of toxic mold and serious health conditions has not been proven.

### What the Homeowner Can Do:

The homeowner can take positive steps to reduce or eliminate the occurrence of mold growth in the home, and thereby minimize any possible adverse effects that may be caused by mold. These steps include the following:

- Before bringing items into the 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.

- Regular vacuuming and cleaning will help reduce mold levels. Mild bleach solutions and most tile cleaners are effective in eliminating or preventing mold growth.
- Keep the humidity in the home low. Vent clothes dryers to the outdoors. Ventilate kitchens and bathrooms by opening the windows and using exhaust fans, or by running the air conditioning to remove excess moisture in the air, and to facilitate evaporation of water from wet surfaces. If you have a humidifier, correctly adjust it for temperature changes (see operation manual).
- 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.
- Inspect for leaks on a regular basis. Look for discolorations or wet spots. Repair any leaks promptly. Inspect condensation plans (refrigerators and air conditions) for mold growth. Take notice of musty odors and any visible signs of mold.
- Should mold develop, thoroughly clean the affected area with a mild solution of bleach and a mold control product found at any home improvement stores. Test to see if the affected material or surface is color safe prior to applying bleach. 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.

## **Guidelines for Ventilation System Operation**

Providing clean, fresh air and exhausting stale, used air is fundamental for a healthy home. Our system combines both passive and active intakes through a controlled access port. A fresh-air port called a "Skuttle" is plumbed directly into the central heating forced air system, just ahead of the combustion heat exchanger. As fresh, clean air is introduced, the central air system distributes the fresh, clean air throughout the home. Also integral to this system is the whole-house continuous exhaust fan, typically located in the crawl space of your home. This fan is set to exhaust the code-prescribed amount of air from your home and should always be left on while the home is occupied. It is ok to turn this fan off while you are on vacation, but if there is moisture in your crawlspace, this fan should always remain on.

Some homes may have a heat recovery ventilator, often called an HRV, in place of the whole-house continuous exhaust fan and the "Skuttle. These are typically installed to achieve a higher energy rating. While an HRV is exhausting stale air from the house and replacing it with fresh air, it can recover the heat from the warm stale air and transfer it to the colder fresh air, reducing the demand on your heating system.

## **Septic System Design and Warranties**

State and municipal regulations govern the design and installation of on-site septic systems and wells. Septic designs generally require test holes to determine the groundwater level and soil type. If septic systems are placed below the groundwater level, they will fill with water and become dysfunctional. The engineer must make a judgment call to try to maximize the depth below the home and fixtures feeding into the septic system, in relation to the groundwater level and the soil type where the system is installed.

As the builder, Spinell Homes hires a certified septic installer to build the system according to the engineer's design. The system, once complete, is certified by the designing engineer and approved by the local jurisdiction and the system becomes operational.

Care must be taken after the installation by the homeowner to ensure the system will be properly protected from damage and excessive water infiltration. Stand pipes (the white pipes sticking out of the ground) are to service the septic tank and observe the conditions of the leach field. Septic tanks should be pumped out every year to ensure that solids do not enter the leach field.

The leach field also needs protection. A raised bed system must be protected from erosion by topsoil and seeding, making sure not to change the contours set during the installation. For trench-type leach fields,

it is important to keep the areas of the trenches even or above the existing grades. Since these areas are not compacted when they are filled, they are very susceptible to becoming the drain field for any surface water in your or your neighbor's yard. The area above these trenches should be topsoiled and seeded with grades set to drain surface water away from the field itself.

Because of the nature of these systems, the dependency of success relies on many factors out of the control of Spinell Homes, the installer and the designer. For this reason, the only warranty extended on septic systems is that they are installed in accordance with the plans, specs and approval of the jurisdiction in which they are installed. As with our normal standards, landscaping and planting lawns is a responsibility of the homebuyer. If you would like Spinell to arrange for the landscaping aspects of the septic system, it will be quoted above the normal budget for the septic system. Most buyers prefer to contract for the landscaping portions themselves, which will result in a 20% savings. Regardless of who does the installation, these systems must be protected from surface water infiltration as soon as possible. The most critical period is the year immediately following the installation, while the ground is settling.

If you need any more information, you will find additional literature in your Spinell Home Buyer Guidebook and at the local D.E.C. headquarters.

## **Warranty Requests**

Requests for warranty service should be submitted to Spinell Homes, Inc., 1900 W. Northern Lights Blvd., Suite 200, Anchorage, Alaska 99517.

Service requests will only be accepted in writing. You may submit your request in writing via email or fax or log on to the Spinell Homes website. Phone calls will not be honored as a request for warranty service.

To expedite service, your written warranty request should include the following information:

1. Your name
2. Daytime and evening phone numbers
3. Address of the property
4. Subdivision
5. Lot and block numbers
6. A brief description of the items that need to be inspected

Spinell Homes will acknowledge receipt of the written warranty request submitted for your home.

Warranty requests are assigned to a supervisor each Monday afternoon. You may anticipate being contacted by a representative shortly thereafter. If applicable, the supervisor will schedule an appointment to inspect the items. Once the inspection has been made and repairs have been agreed to, repair appointments will be scheduled. Repairs will be agreed to per the criteria outlined within the Spinell Homes Warranty and Standards Agreement executed at closing.

As a reminder, appointments are scheduled between 8:30 a.m. and 5 p.m. Monday through Friday. Please be available, or make your home available by leaving a key in the lock box.

Upon completion of repairs, Spinell Homes will forward a copy of the list to you as well as conduct a warranty questionnaire. Please respond to the questionnaire regarding the service you receive.