

## Community Development Corporation of Utah

### Hello & Welcome

Congratulations, now that you are living your dream it is time to start the hard work of maintaining it. So, once a quarter we will be sending you helpful household hints, home maintenance and repair hints, home improvement ideas, household budgeting ideas, and CDC program updates to share with your family, friends, and neighbors.

### HERE ARE SOME TIPS TO HELP YOU PREPARE YOUR HOME FOR WINTER:

#### FURNACE INSPECTION

- Call an HVAC professional to inspect your furnace and clean ducts.
- Stock up on furnace filters and change them monthly.
- Consider switching out your thermostat for a programmable thermostat.
- If your home is heated by a hot-water radiator, bleed the valves by opening them slightly and when water appears, close them.
- Remove all flammable material from the area surrounding your furnace.

#### PREVENT PLUMBING FREEZES

- Locate your water main in the event you need to shut it off in an emergency.
- Drain all garden hoses.
- Insulate exposed plumbing pipes.
- Drain air conditioner pipes and, if your AC has a water shut-off valve, turn it off.
- If you go on vacation, leave the heat on, set to at least 55 degrees.

#### PREPARE AN EMERGENCY KIT

- Buy indoor candles and matches / lighter for use during a power shortage.
- Find the phone numbers for your utility companies and tape them near your phone or inside the phone book.
- Buy a battery back-up to protect your computer and sensitive electronic equipment.
- Store extra bottled water and non-perishable food supplies (including pet food, if you have a pet), blankets and a first-aid kit in a dry and easy-to-access location.
- Prepare an evacuation plan in the event of an emergency.

*Are you having difficulty making your house payment?*



### One-On-One Post Purchase Counseling

Before your bills get out of hand give us a call, we can help. Community Development Corporation of Utah provides post purchase, foreclosure prevention, budget and debt counseling for interested homeowners. Call **801-994-7222** for an appointment to discuss your concerns.

**Se habla espanol 801-994-7222 x212**



### Low Interest Home Repair Loans For Income Eligible, Owner/Occupant Home Owners

↔ **South Salt Lake Rehab Loans**

↔ **OWHLF Rehab Loans for Tooele & Morgan Counties**

**For More Information Call Catrina 801-994-7222**

### *HUD Approved Homebuyer Education*

Date	Nov	Dec.	Jan.
<b>Two Class Series</b> <b>5:30 pm to 9 pm</b>	5th & 12th		7th & 14th
<b>One Day Class</b> <b>9 am to 4:30 pm</b>	19th	3rd	28th
<u>Spanish Speaking</u> <b>Two Class Series</b> <b>5:30 pm to 9 pm</b>			15th & 27th

## LIVING THE DREAM

### **CARBON MONOXIDE - IS THIS DEADLY KILLER LURKING IN YOUR HOME?**

The danger from carbon monoxide comes from the fact that it is a flavorless and odorless gas which can cause death. It is known as the "silent killer" and causes the demise of around 500 people every year. Exposure to carbon monoxide on a consistent basis can result in dangerous health problems too. The consequence of carbon monoxide on the body is that organs cannot get the required oxygen because the body's capacity to move oxygen has malfunctioned. Since many people are simply unaware of the threat of carbon monoxide, they do not typically have alarms that monitor carbon monoxide levels. Many appliances produce or emit carbon dioxide, so it is important to watch these levels to make sure that the presence of the gas is under control.

Not everyone will react the same to carbon monoxide poisoning. A small dose of carbon monoxide should not cause a negative health reaction. A moderate amount of exposure can lead to vision loss, headaches, dizziness, or an upset stomach. High levels of carbon monoxide can culminate in problems with the central nervous system or cardiovascular system. Some individuals, including those that are in excellent health, can suffer loss of brain function from exposure to an excessive amount of carbon monoxide.

There are many precautions that you can take to make sure that you and your family stay guarded from this danger. Since homes typically have some levels of carbon monoxide, it is important to monitor the levels to insure they stay within the permissible range. A low level of 0.5 to 5 parts per million, or ppm, can be discovered in most homes. Levels near an object that emits carbon dioxide like a gas oven or a wood stove will be higher, in the range of 5 to 15 ppm. Carbon monoxide levels are considered high if they reach levels of 30 ppm or more. This is typically discovered near a stove or furnace that needs adjustment or is faulty in some way. Other sources of carbon monoxide include kerosene, gas heaters, chimneys, furnaces, fireplaces, generators and anything else that is gas powered, including automobiles.

If you use a space heater, make sure that it is vented. Use an exhaust fan with a gas stove to make sure you are venting the fumes emissions. If you own a woodstove, check to see that it passes certification by the EPA regulations on carbon monoxide emissions. Make sure that your source of heat, whether it is a furnace, chimney, woodstove, or boiler, is cleaned and inspected annually. If a leak is discovered, get it repaired immediately. Do not waste time if a car is idling in a garage with the garage door down, carbon monoxide can rapidly increase to lethal levels under these circumstances. You can also purchase a carbon monoxide alarm that will alert homeowners when levels are excessive in your home. To stay safe, it is best to take preventive measures and to keep all leaks in repair.

### **Down Payment Assistance**

Income eligible, first time homebuyers may apply for these deferred loans. Call **Catrina at (801) 994-7222 for more informa-**

**Salt Lake City Differed** - 6% of sales price up to \$10,000

**Sandy City Differed** - 6% of sales price up to \$10,000

**Taylorsville Differed** - \$5,000

**UIDAN Grant (Stand Alone DPA)** - \$2,000

Community Development Corporation of Utah (CDC)

### **Affordability Warehouse**

Home Improvement Supplies  
at a fraction of the price!

**Hours:**

**1st Wednesday Of The Month From 12 pm - 5 pm**

**1st Saturday Of The Month From 8 am - 12 pm.**

**Warehouse Manager: Jay Wilder**

**(801) 487-6275**

### *Tips for Christmas Giving*

- Start planning early & shop throughout the year
- Set limits & be creative—stick to your budget!
- Plan ahead before you go to the store & only bring enough cash with you to purchase what was planned for.
- Make homemade gifts.
- Draw names within families or groups of friends.
- Give the gift of time with coupons for babysitting, snow removal, etc.
- Give sentimental gifts, such as a photo albums or other items with pictures.



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