



Home Renovation: Repairing or Modifying Your Home

Name: _____ Date: _____

Course of Study:

Home Renovation: Repairing or Modifying Your Home

Instructions for Warm Springs community members and WSCAT staff members:

This course of study is to provide Warm Springs Tribal and community members with an understanding of how to improve, modify, or repair their primary residence. A home is one of your biggest investments, so you want to protect it and start planning for future repairs. To complete the course, community members are required to study and gain an understanding of various topics, including maintaining a home, understanding a home's features, scheduling home maintenance and repairs, prioritizing home repairs, and avoiding problems with contractors.

Goal:

To facilitate within participants a better understanding of how to assess problems with their homes, select appropriate contractors to renovate or repair problems, budget the appropriate costs for renovation, and avoid remodeling, repair, or construction problems.

Objectives:

1. To provide participants with a clear understanding of their home's features, and of how to maintain their home, and how to prioritize repairs.
2. To provide participants the opportunity to reflect on what type of renovation they would like to do, and how it would benefit their living situations.
3. To provide participants with the knowledge it takes to select a contractor, to avoid remodeling, repair, and construction problems.
4. To enable participants to determine the cost of their renovation, to consider the extent to which the savings in their IDA account will pay for the renovation, and to consider other means of financing the renovation.

Time Required: 8 hours

Part 1: Understanding your Home's Features

Time required: 1 hour



In order to understand and prioritize home repairs, you need to understand the features of your home. Do you know:

- 1) The location of the main cut-off valves for the water and gas supply?
- 2) The location of the fuse or circuit breaker box?
- 3) The reset button for the hot water heater?

Do you know where to find these features in your home? Where?

Much of this information can be learned from the seller when you purchase a home. If you are renting, the landlord should be able to tell you the information and is often responsible if a problem arises. Don't worry if you don't know the information right now, but see if you can find out.

Once you have an idea of what is in your home, you can begin to prioritize repairs. Consider the useful life or life expectancy of items, such as the roof, appliances, heating, cooling, plumbing, and electrical system. How long do you expect the items to last?

Review Appendix A for a table from *Pathways Home: A Native Homeownership Guide*. This table can provide you with a starting point for the useful life of items.

Consider the following:

In your home, do you have any of the following types of damage:

- | | | | | |
|-----------------|--------------------------|----|--------------------------|-----|
| a. Water | <input type="checkbox"/> | No | <input type="checkbox"/> | Yes |
| b. Foundation | <input type="checkbox"/> | No | <input type="checkbox"/> | Yes |
| c. Electric | <input type="checkbox"/> | No | <input type="checkbox"/> | Yes |
| d. Mold | <input type="checkbox"/> | No | <input type="checkbox"/> | Yes |
| e. Septic | <input type="checkbox"/> | No | <input type="checkbox"/> | Yes |
| f. Other: _____ | <input type="checkbox"/> | No | <input type="checkbox"/> | Yes |
| g. Other: _____ | <input type="checkbox"/> | No | <input type="checkbox"/> | Yes |

Do you need repairs or modifications to:

- h. Drainage No Yes
- i. Roof No Yes
- j. Insulation No Yes
- k. Heating system No Yes
- l. Energy efficiency No Yes
- m. Plumbing No Yes
- n. Other: _____ No Yes
- o. Other: _____ No Yes

Make a list of what repairs you are expecting, when you are expecting them, and how much they cost. Fill out the table below. Some tips to help with this:

- Study the prepurchase inspection report
- List all repairs items noted
- Study the inventory data you collected
- Sort items that need to be repaired by date
- Obtain estimates of the cost
- Save according to annual spending plan needs determined from you analysis

Repair Item	Estimated Cost	< 6 months	< 2 years	2-10 years	10+ years

Preventive Maintenance

One of the best ways to save money on home repairs is to keep up with regular and seasonal preventative maintenance.

A quick internet search can provide you with templates for creating a Home Maintenance Checklist.

Below is a season-by-season schedule. It includes a sample schedule of home maintenance by season. Circle the items that you would like to include on your home maintenance plan.

Summer	Fall	Winter	Spring
Complete major home improvement projects and repairs	This is the time of the year to begin making preparations for the coming winter months	This is an excellent time to tackle indoor improvements or repairs	Spend the spring performing maintenance tasks that will get you ready for the summer
Roofing	Weatherization	Indoor remodeling	Springs cleaning
Painting	Chimney and fireplace cleaning	Flooring/carpet replacement or repair	Organizing and storing winter items
Landscaping	Heating system check	Painting	Tune-up of fans and air conditioners
Decks, patio, porches	Insulation	Tiling	Repairing winter damage
Foundation repair	Roof repairs	Plastering	Planting and yard work
Fencing	Drainage check	Bathroom caulking	Cleaning windows and repairing screens
Siding	Gutter check	Countertop repair/replacement	
Windows	Insulate pipes	Appliance maintenance	
Doors	Shut off outdoor water	Insulation	
Driveway			
Sidewalks, walkways			

Other maintenance should be done regularly or periodically. Check your appliances guidelines for basic preventative maintenance considerations. Here are some general recommendations from *Pathways Home: A Native Homeownership Guide*.

Appliance/System	Maintenance Concerns	Frequency
Heating system	Filter	Monthly
	Check-up	Annually
Wood stove	Clean flue and chimney	Annually
Air conditioning system	Filter	Monthly
	Check-up	Annually
	Condensing unit	Regularly
Floor vents	Dust vent covers	Monthly
Bathroom exhaust fan	Ceiling vent	Monthly
Water heater	Drain tank and flush it out	Annually
Tub and sink drains	Drain screen	After use
Septic tank	Pump	Annually
Humidifiers	Water level check	Monthly
Microwave	Clean	Monthly
Refrigerator	Clean shelves and gaskets	1 to 3 months
Range	Clean drip pan	After use
	Element	As needed
	Underneath stove top	Monthly
Oven	Clean shelves and interior	1 to 3 months
Range hood	Hood top – clean build-up	Monthly
	Hood screen – clean build-up	Monthly
Garbage disposal	Clean	Daily
	Disinfect	Weekly
Washer and dryer	Lint screen	After each use
Fireplace	Ashes	Regularly
	Clean chimney	Annually
Carpet	Vacuum	Regularly

Part 2: Preparing for Unexpected Repairs

Time required: 2 hours



As a homeowner, you can expect that you'll have unexpected home related expenses. Sometimes they are small, sometimes they are big. You can plan for both.

Emergency savings: An emergency savings is a smart way to prepare for unexpected expenses. While the amount you may save for an emergency can vary based on your current situation, the best practice is to have between 3-6 months of emergency savings. Start small with something manageable based on your current financial situation. It can always grow later. If you own your home, you want to protect it and not risk missing a mortgage payment.

How much should I save? It is estimated that you should save 1% of the purchase price of the home annually OR prepare an annual spending plan based on the home baseline data collected.

For more information about budgeting for maintenance, read the following article from The Balance: <http://thebalancemoney.com/home-maintenance-budget-453820>.

What does the 1% rule look like for you?

When those unexpected repairs arise, it is important to have a toolbox to handle them. What will you do if you need a specialized tool for a project? Who will you go to for help with the repair?

Consider:

- **Nearby home improvement stores** – tool rental is big business for big boxes like Lowes and Home Depot. For larger tools or equipment that you only foresee using once, the home improvement stores have you covered.
- **Your local library** – some libraries have “Library of Things” programs where they rent out common tools.
- **A local tool collective** – Google “Tool Library + your closest city.”
- **Asking a Neighbor, Friend, or Relative.**

Who are some people that you can reach out when you need help with a project?

Below is a list of common tools you might need for small repairs and basic touch-ups. Look at the list below and consider how you will access each item. Will you rent it, borrow it, or own it?

(Note: This activity came from DevNW's Oregon IDA Initiative Curriculum for Home Repair)

Item	Borrow It	Rent It	Own It
Broom			
Caulk Gun			
Extension Cord			
Extension Ladder (20 foot)			
Step Ladder (6 foot)			
Flashlight			
Gloves			
Hammer			
Headlamp			
Hose			
Leaf Blower			
Pliers			
Plunger			
Power Drill			
Drill Bits			
Safety Glasses			
Screwdriver Set			
Shovel			
Stapler			
Tape Measure			
Toolbox			
T-wrench			
Wheelbarrow			
Other:			
Other:			
Other:			
Other:			

When to prioritize repairs

Read the following excerpt from *Pathways Home: A Native Homeownership Guide*:

Understanding the potential impact of postponing a repair will help you determine your priorities as unanticipated problems arise. Damage that presents a threat to health and safety should be repaired immediately. The following types of damage, if ignored, could lead to more serious and costly problems:

- **Water:** Slight water damage leads to sever damage in very little time.
- **Foundation:** Foundation damage can quickly cause serious structural damage.
- **Electric:** Faulty wiring can cause a fire, resulting in loss of life and property.
- **Environmental:** Minor mold presence can lead to entire wall, framing, or ceiling replacement.
- **Solid waste:** Septic tank problems can lead to drainfield complications.

Other common types of repairs include:

- Drainage
- Roofs
- Insulation
- Heating system
- Energy proficiency
- Plumbing
- Wall patching
- Doors and door jams
- Cabinet drawers and covers

Complete the following exercise from *Pathways Home: A Native Homeownership Guide*.

You have discovered that you have several major repair projects requiring your attention. Although your spending plan will dictate which projects you begin first, some repairs are more urgent than others. Prioritize the following repairs and explain your reasons:

_____ Water is leaking into the house from your roof.

_____ Steps to your home are in poor condition and the porches have broken boards.

_____ New insulation is needed to improve the energy efficiency of the home.

_____ Holes in the wall need patching.

_____ Several electrical outlets do not work.

Explain your reasoning:

Home Improvements and Larger Repairs

Saving for larger repairs or home improvements can be challenging. There is even more to consider and it is often easier to break the goal down into smaller steps. One way to do this, is to set a SMART goal. SMART goals are Specific, Measurable, Actionable, Realistic, and Time-bound.

Look at this example below, developed by DevNW for the Oregon IDA Curriculum on Home Repair, about saving for a new water heater.

S	What's your specific goal?	Replace conventional 50g tank heater
M	Including labor, how much will it cost?	\$1,200
A	How much can you save each month?	\$50.00 per month
R	Is this realistic for your finances?	Yes
T	When do you expect to replace the unit?	24 months

SMART Goal Activity: Choose one of your Home Repair goals from Part 1 and create a SMART goal using the following grid:

Specific	What's your specific goal?	
Measurable	Including labor, how much will it cost?	
Actionable	How much can you save each month towards this goal?	
Realistic	Is this realistic for your finances?	
Time-bound	When do you expect to make the repair?	

Some home improvements can increase the value of the property more than others. The chart below from *Pathways Home: A Native Homeownership Guide* can help decide whether an improvement is worth it for you.

Home Improvement Property Value Increase Estimates*

Project	Potential Increase in Property Value
Add a new heating or air-conditioning system	Great
Minor kitchen remodeling	Great
Major kitchen remodeling	Great
Add a bathroom	Great
Add a family room	Great
Remodel bathroom	Very Good
Add a fireplace	Very Good
Build a deck	Very Good
Remodel home office	Good
Replace windows	Good
Build a pool	Moderate
Install or upgrade landscaping	Moderate
Finish basement	Very little

*Costs vary depending on location and materials used.

Create a Spending Plan for Repairs

If you created a spending plan with your IDA application or a financial counselor, add the information below. If you have not created one, do so now.

Monthly income:

What is your net (take-home) monthly income?	Current	Goal

Monthly expenses:

What is your monthly expense?	Current Estimate	Goal
Mortgage or Rent		
Home Insurance		
Utilities – Electric, Water, Sewer, Gas, Propane, Garbage, Internet, TV, Phone		
Groceries		
Clothing		
Medical/Dental Bills/Medication		
Health Insurance		
Childcare		
Dining/Restaurants/Eating Out		
Travel		
Personal care		
Charity/Gifts		
Entertainment		
Pets		
Debt Payments: Credit Card, Loans, etc.		
Car Payments		
Car Insurance		
Car Repairs, Maintenance, Fees, and Other Car Costs		
Gas		
Public Transportation		
Alimony/Child Support		
Life Insurance		
Disability Premiums		
Retirement Contributions		
Savings		
Other Expenses:		
Other Expenses:		
Other Expenses:		
Home Repair Goal:		
Home Repair Goal:		
Home Repair Goal:		

Part 3: Do it yourself (DIY) or Hire a Contractor?

Time required: 3 hours



Some projects are easier to complete on your own and you might enjoy them.

Others are going to take more time and energy, so it might be easier to hire someone else to do the work. It usually saves you money to do it yourself, but can also increase stress and time.

Review the lists below, created by DevNW for the Oregon IDA Initiative Home Repair Curriculum, to get an idea of who should likely do which types of repairs.

Projects that you can do with little experience:

- More preventative maintenance projects
- Installing trim and baseboards
- Painting interior walls
- Re-facing cabinets
- Installing most appliances
- Replacing sink or faucet
- Caulking window or bathtub

Projects that you might do if you have some experience or aptitude:

- Some simple plumbing projects
- Some simple flooring or tiling projects
- Installing kitchen or bathroom cabinets
- Painting exterior walls
- Installing a new toilet

Projects to definitely hire a professional:

- All electrical projects
- All heating and HVAC projects
- Most projects requiring moving or installing new plumbing
- Most all structural projects including removing walls
- Most roofing projects
- All projects that require a gas line
- Removing dry rot and replacing either subfloor or drywall

You may notice most of the items in the last category are those ones mentioned earlier that are more likely to cause major problems if not done correctly and quickly.

Think about your home renovation needs. What can you do yourself?

What will you hire a professional for?

There are a lot of Do-it-yourself (DIY) resources available to you. Pick three videos from the links below to watch or find three videos in areas that interest you. Note: these videos are for your education and you are not required to use them, if you don't feel comfortable doing repairs yourself.

- How to caulk a bathtub: https://www.youtube.com/watch?v=AcgErpZ_D0c
- How to install baseboards: <https://www.youtube.com/watch?v=NZTt5yiwS6Y>
- How to identify a load bearing wall: https://www.youtube.com/watch?v=nJSsRVoy_U0
- How to install a bathroom vanity: <https://www.youtube.com/watch?v=yPw0trmEgz4>
- How to install a toilet: <https://www.youtube.com/watch?v=QjlbqTjTkTU>
- How to prevent a mossy roof: https://www.youtube.com/watch?v=f_jbaGCR6oo
- How to replace a kitchen sink & faucet: <https://www.youtube.com/watch?v=OvUuoY4veRA>

Sources: @ThisOldHouse and @HouseImprovement

What did you learn from these videos? What did you find most interesting or important? Did it change your views on DIY repairs?

When in doubt, hire a contractor. Just because you can do the repair, doesn't mean you have to. Finding a good contractor may take time on the front end, but may save you headaches in the long run.

Before hiring a contractor:

- Ask family, friends, and your realtor for referrals. Contractors want to establish a good reputation. Knowing a contractor provided quality service to someone you know will also give you some peace of mind.
- Get bids from multiple contractors and let them know you are getting bids from others.
- Ask about timelines and how many projects they balance at one time.
- Ensure that the contractor is licensed and bonded. You can look them up by CCB number or name at the Oregon Construction Contractors Board website. It will give you information about unpaid debts, compliance history, disciplinary history, and more.
<http://search.ccb.state.or.us/search/>
- Ask the contractor you're choosing if they could give you the name and phone number of someone they worked with in the past, so you can hear their experience.
- Note: In Warm Springs, it may be hard to find a contractor. People aren't always willing to drive to the reservation. There may be instances where a licensed and bonded contractor isn't realistic. If that is the case, make sure it is someone you trust and will do reliable work. See Appendix B for more information about on-reservation home renovation considerations.

For more information, read the following articles on choosing a home improvement contractor:

- "Home Sweet Home... Improvement," US Federal Trade Commission Consumer Information Page, August 2001: <http://www.consumer.ftc.gov/articles/0242-hiring-contractor>
- "16 Ways to Avoid Remodeling, Repair, and Construction Problems," State of Oregon Construction Contractors Board, Revised February 2010:
<http://ccbed.ccb.state.or.us/WebPDF/CCB/Publications/16-ways.pdf>

Other considerations when working with a contractor:

- Review the contract, make sure you understand it and it is correct, never pay the full amount up front, establish terms, and set up clear communication.
- Avoid liens. A lien is a legal claim against your property that can be used as collateral to repay a debt. Any contractor, builder, or subcontractor that does work on your property can put a lien on the property if you don't pay them.
- If there is a misunderstanding, the quality of work doesn't meet expectations, or the contractor caused damage, things could lead to a dispute. The best course of action is to have open communication and stay professional. Unfortunately, sometimes it needs to go further. If the contractor is licensed and bonded, there are remedies in place to try to resolve the issue. The CCB website has resources to follow to file a complaint.
<https://www.oregon.gov/ccb/pages/consumer-tools.aspx#HowToFileComplaint>
- Additional educational resources from the CCB can be found at
<https://www.oregon.gov/ccb/pages/Consumer-Tools.aspx>

Develop a list of potential contractors by talking to friends, family, or others you trust, and by doing appropriate Internet research. Using the above articles and the table below, develop criteria for selecting a contractor. At a minimum, please identify 3 contractors who could possibly perform your renovation, modification, or repair. Please complete the table below, or on a separate sheet of paper:

Contractor	What expertise and experience does the contractor have?	Licensed? (Provide CCB license number)	Better Business Bureau rating (Complaints? How have complaints been resolved?)	Willing to supply references? Yes or No	What does the contractor include in contract?	When can they start and complete the work?	Guarantees of warranties of workmanship? How long?	Comments

Which company would you like to work with and why? (Lowest price, local, have had previous work done by this company)

Part 4: Free Programs, Loans, or Other Funding for Repairs

Time required: 2 hours



Many home repairs require immediate action or cost more than you have in savings, which requires immediate access to funding. If your savings isn't enough to meet your full costs, there are other options for you. While some vendors have financing options directly, you still want to consider the terms of their loans.

Nonprofit and government agencies in your county or city may have home repair programs to assist income qualified homeowners. Here are a few options to research:

- Weatherization Assistance Programs: Learn more at www.oregon.gov/ohcs/energy-weatherization/pages/weatherization-services.aspx
- Energy Efficiency Upgrade Incentives: Learn more at <https://energytrust.org/residential/incentives>
- NeighborImpact Weatherization Program: <https://www.neighborimpact.org/get-help/help-with-bills/home-weatherization/>

Other financing options for homeowners to consider are Credit Unions and Banks that offer Home Equity Line of Credit (HELOCs) and Home Equity Loans.

- With a home equity loan, you receive money you are borrowing in a lump sum payment and you usually have a fixed interest rate. With a home equity line of credit (HELOC), you have the ability to borrow or draw money multiple times from an available maximum amount.
- Unlike a home equity loan, HELOCs usually have adjustable interest rates.
- If you are having trouble paying your mortgage, think carefully about your budget and ability to take out more debt before considering these options.

Based on everything you learned in this course, what home repair needs do you plan to use your IDA to complete?

Repair Item	Estimated Cost	Goal Date	IDA Funds	Savings

Will you need financing, or will the amount you save in your IDA be enough for the project?

Based on the considerations above, what type(s) of financing are you most likely to look into?

Predatory Lending and Loan Considerations

Avoid high-cost credit and loans. While loans and credit cards can help you build your credit score, it can also hurt you and end up costing more. Just because you can get credit, doesn't mean it is right for you.

Be aware of predatory lending practices. Watch the video "Predatory Lending" by CUA:
<https://youtu.be/9-BEyc4Ey5c>.

Consider whether a loan:

- Has unclear pricing and terms
- Uses aggressive or abusive broker practices
- Has pre-payment penalties
- Approval is too easy
- Has abnormal payment structures
- Offers short term loans
- Is not willing to answer questions

Have you seen or experienced similar pressure tactics in your community? What strategies will you use to avoid these predatory lending practices in the future?

STOP: Schedule an appointment with a WSCAT Counselor to go over the materials in this course and have your questions answered.

Appendix

Appendix A: Useful Life of Items

Appendix B: Specific Considerations on Tribal Land

Appendix A

This is a list of the useful life for many home items taken from the *Pathways Home: A Native Homeownership Guide*.

CATEGORY	TERM	COMMENTS
FOOTINGS AND FOUNDATIONS		
Footings	life	
Concrete block	life	structural defects can result from poor soil conditions
Termite-proofing	5 years	less in damp climates
ROUGH STRUCTURE		
Floor system (basement)	life	
Framing exterior walls	life	
Framing interior walls	life	
CONCRETE WORK		
Slab	life	
Precast decks, porches	10-15 yrs	
Site-built porches	20 yrs	
SHEET METAL		
Gutter, downspouts, and flashing:		
Aluminum	20-30 yrs	
Copper	life	Very durable and expensive; regular cleaning and alignment required
Galvanized iron	15-25 yrs.	Rusts easily and must be kept painted every 3 to 4 yrs
ROUGH ELECTRICAL		
Copper, aluminum, romex wiring	life	
Breaker panel wiring	30-40 yrs.	
Individual breaker	25-30 yrs.	
ROUGH PLUMBING		
Pressure pipes: Copper	life	Strongest; needs no maintenance
Pressure pipes: Galvanized iron	30-50 yrs.	Rusts easily; major expense in older homes
Pressure pipes: Plastic	30-40 yrs.	
Waste pipe: Concrete	20 yrs.	
Waste pipe: Vitreous china	25-30 yrs.	
Waste pipe: Plastic	50-70 yrs.	Acid in soils can eat through plastic
Waste pipe: Cast iron	life	
Waste pipe: Lead	50 yrs.	Joints can deteriorate and cannot be patched; lead must be replaced if remodel
HEATING AND VENTING		
Duct Work: Galvanized	50-70 yrs.	
Plastic, fiberglass	40-60 yrs.	
ROOF		
Asphalt shingles	15-25 yrs.	Climate affects useful life
Wood shingles and shakes	10-40 yrs.	Expensive. Contracts and expands due to climate
Tile	30-50 yrs.	Tendency to crack on sides
Slate	life	Maintain every 5 yrs as nails rust
Metal	life	Shorter life if allowed to rust. Aluminum paint often used to recoat
Felt	30-40 yrs.	
Tar and gravel	10-15 yrs.	

CATEGORY	TERM	COMMENTS
MASONRY		
Chimney	life	
Fireplace	20-30 yrs.	
Fire brick	life	
Metal fireplace	life	
Flue tile	life	
Brick veneer	life	Joints should be pointed every 5 to 10 yrs.
Brick-solid, stone, block wall	life	Porous grade stone, limestone, will deteriorate
Masonry floors	life	Must be kept waxed every 1 to 2 yrs.
Stucco	life	Requires painting every 8 to 10 yrs.
WINDOWS AND DOORS		
Window glazing	5-10 yrs.	
Storm windows and gaskets	15-50 yrs	Depends on quality of materials and climate.
Screen doors	5-10 yrs.	
Storm doors	10-15 yrs.	
Interior doors	10-50 yrs.	Depends on amount of wear and tear
Sliding doors	30-50 yrs.	
Folding doors	30-40 yrs.	
Sliding screens	30 yrs.	
Garage doors	20-25 yrs.	Depends upon initial placement of springs, tracks, and rollers; Should be periodically adjusted
Steel casement windows	40-50 yrs.	Have leakage and condensation problems; installed mostly in 1940s and 1950s
Wood casement windows	40-50 yrs.	Older types very drafty
Wood double-hung windows	40-100 yrs.	Depends on amount of maintenance and climate
INSULATION		
Foundation, roof, ceiling, walls, floor	life	
Weatherstripping: metal	10-30 yrs.	
Weatherstripping: plastic gasket	5-10 yrs.	
EXTERIOR TRIM		
Wood siding	life	Must be painted regularly – every 5–7 yrs.
Metal siding	life	May rust due to climate and need repainting.
Aluminum siding	40 yrs.-life	Maintenance free if baked-on finish, but can dent and become unsightly
Shutters:		
Wood	20-40 yrs.	Depends on climate and maintenance
Metal	20-30 yrs.	
Plastic, aluminum	life	
Posts and columns	life	
Gable vents: Wood	10-40 yrs.	Depends on maintenance
Gable vents: Aluminum	life	
Trellis	20 yrs.	Will rot in back even if painted because of moisture
EXTERIOR PAINT		
On wood, brick	5-7 yrs.	On aluminum 10-12 yrs
Gutters, downspouts, and flashing:		
Aluminum	10-12 yrs.	
Copper	life	No painting required

CATEGORY	TERM	COMMENTS
STAIRS		
Stringer, risers, treads, baluster	50 yrs.	
Rails	30-40 yrs.	
DRYWALL AND PLASTER		
Drywall	40-50 yrs.	Cracks must be regularly spackled
Plaster	life	Thicker and more durable than drywall.
Ceiling suspension	life	
Acoustical ceiling	life	
Luminous ceiling	10-20 yrs.	Discolors easily
CERAMIC TILE		
Tub alcove and shower stall	life	Proper installation and maintenance required Grouted every 5 yrs.
Bath wainscot	life	
Ceramic floor	life	
FINISH CARPENTRY		
		Useful life depends on wear and maintenance
Baseboard and shoe, door and window trim	40 yrs.-life	
Wood paneling	40 yrs.-life	
Closet shelves	40 yrs.-life	
Fireplace mantel	40 yrs.-life.	
FLOORING		
Oak, hard pine floor	life	Useful life subject to water damage, heavy scuffing, or lack of periodic refinishing
Slate flagstone floor	40-50 yrs.	
Resilient (vinyl)	10-15 yrs.	Because of scuffing may have to be replaced earlier
Carpeting	5-20 yrs.	Depends on usage, and regularity of cleaning
CABINETS AND VANITIES		
Kitchen cabinets, bath vanities	20-30 yrs.	
Countertop	20-30 yrs.	
Medicine cabinets	15-20 yrs.	
Mirrors	10-15 yrs.	
Tub enclosures	10-25 yrs.	
Shower doors	20-25 yrs.	
Bookshelves	life	Depends on quality of wood and construction
INTERIOR PAINTING		
		Useful life depends on usage.
Wall paint, trim, and doors	3-10 yrs.	
Wallpaper	3-10 yrs.	
ELECTRICAL FINISH		
Electric range and oven	10-20 yrs.	
Vent hood	15-20 yrs.	
Disposal	5-12 yrs.	
Exhaust fan	8-10 yrs.	
Water heater	5-12 yrs.	
Electric fixtures	20-50 yrs.	
Doorbell and chimes	10-25 yrs.	
Fluorescent bulbs	3-5 yrs.	

CATEGORY	TERM	COMMENTS
PLUMBING FINISH		
Dishwasher	5-15 yrs.	
Gas water heater	8-12 yrs.	
Gas refrigerator	15-25 yrs.	
Toilet seats	8-10 yrs.	
Commode	15-25 yrs.	
Steel sinks	15-20 yrs.	
China sinks	15-20 yrs.	
Faucets	life	
Flush valves	20-25 yrs.	
Well and septic system	15-50 yrs	Depends on soil, rock formations, and maintenance
Hot water boilers	30-50 yrs.	Inefficiency increases with age
HEATING FINISH		
Wall heaters	12-17 yrs.	
Warm air furnaces	25-30 yrs.	
Radiant heating:		
Ceiling	20-30 yrs.	
Baseboard	20-40 yrs.	
AC unit	8-18 yrs.	
AC compressors	10-18 yrs.	Regular maintenance required
Humidifier	7-8 yrs.	
Electric air cleaners	8-10 yrs.	
APPLIANCES		
Refrigerator	15-25 yrs.	
Washer	8-12 yrs.	
Dryer	8-12 yrs.	
Combo washer and dryer	7-10 yrs.	
Garage door opener	8-10 yrs.	
Disposal units	8-12 yrs.	
Dishwasher	8-12 yrs.	
Music system (intercom)	30-40 yrs.	
APPOINTMENTS		
Closet rods	life	
Blinds	10-15 yrs.	
Drapes	5-10 yrs.	
Towel bars	10-15 yrs.	
Soap grab	10-12 yrs.	
OTHERS		
Fences and screens	20-30 yrs.	
Splash blocks	6-7 yrs.	
Patios (concrete)	15-50 yrs.	
Gravel walks	3-5 yrs.	
Concrete walks	10-50 yrs.	
Sprinkler system	15-25 yrs.	
Asphalt driveway	5-20 yrs	With patchwork may last 15-20 yrs

Appendix B

Home renovation on the reservation may be more difficult than off reservation. The number of licensed contractors that are willing to come to the reservation to provide services is more limited. It is still a good idea to do your due diligence and compare options before selecting a contractor.

Here are three tribal departments that may be able to help you:

Warm Springs Public Utilities

- Give permits and inspections
- Suggest contractors
- Help locating and marking utility lines around homes

Warm Springs Housing Authority

- If you are in a home through WSHA and still paying for it, you should consult with them for repairs, permits, and inspections. They give guidance on moving forward and whether they will help with the repair.

Warm Springs Purchasing Department

- Outside businesses usually connect with this department to submit their business documents and licenses prior to work. Homeowners usually can hire anybody for work, but some businesses decline work, due to tribal organizations owing money, or require 'full payment' before starting a job. Either one can create distrust, but a call to purchasing with contractor information could help you work around this.

Verification of Completion

Home Renovation Curriculum

Give this page to your IDA Provider after completing this Home Renovation Curriculum. You keep the rest of this packet.

Name: _____ Date Completed: _____

Sign here to verify that you have completed the Home Renovation Curriculum packet!

Signature: _____

Is there anything related to renovating your home that you would like to learn more about or discuss with your IDA Provider?

Do you have any recommendations to make this curriculum better?

THANK YOU!

IDA Provider: I have reviewed the participants curriculum and answered any questions they have.

Staff Signature: _____ Date: _____