



100 THINGS EVERY HOMEOWNER SHOULD KNOW

PRACTICAL TIPS. REAL ANSWERS. A MORE CONFIDENT YOU.

HOME READY PRO TIP

A practical reference for everyday homeowners - what to know, why it matters, and when a project has moved beyond a simple DIY fix.

KNOW YOUR HOME | PREVENT PROBLEMS | PROTECT YOUR INVESTMENT

Service With Purpose

WELCOME

Owning a home comes with hundreds of small responsibilities that nobody hands you a manual for. This guide is designed to fill that gap. The goal is not to turn every homeowner into a contractor. It is to help you understand the basics, recognize problems earlier, handle simple maintenance confidently, and know when professional help is the smarter choice.

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HOME READY PRO TIP

Keep this guide with your home records. When you hire a professional, use it to help describe what you have observed - when it started, where it occurs, and whether it is getting worse.

1 PLUMBING

WATER IN. WATER OUT. KEEP IT WORKING.

1 Know where your main water shutoff is.

Why it matters: Find it before an emergency. Make sure adults in the home know its location and how the valve operates.

Call a professional when: If the valve is seized, leaking, badly corroded, or cannot be operated safely.

2 Know the individual fixture shutoffs.

Why it matters: Sinks and toilets usually have local valves. Using one can stop a small leak without shutting water off to the entire home.

Call a professional when: If a valve leaks when touched, will not close, or the supply line is damaged.

3 Check for leaks regularly.

Why it matters: Look under sinks, behind toilets, around appliances, and near the water heater. Small leaks can damage cabinets, flooring, and framing.

Call a professional when: If moisture keeps returning, materials feel soft, or you cannot identify the source.

4 Know what should never be flushed.

Why it matters: Toilets are designed for human waste and toilet paper. Wipes, hygiene products, paper towels, grease, and foreign objects can create blockages.

Call a professional when: If several fixtures back up at once or sewage appears in a tub, shower, or floor drain.

5 Understand your toilet tank.

Why it matters: The flapper, chain, float, fill valve, and flush valve control most tank functions. Many running-toilet problems begin here.

Call a professional when: If the toilet leaks at the base, rocks, repeatedly clogs, or the shutoff does not work.

6 Watch your water heater.

Why it matters: Look for corrosion, water beneath the unit, unusual noises, and changes in hot-water performance.

Call a professional when: If the tank itself is leaking, a relief valve is discharging, or you smell gas.

7 Know your water pressure matters.

Why it matters: Excessive pressure can stress fixtures, valves, supply lines, and appliances. Very low pressure can signal other problems.

Call a professional when: If pressure changes suddenly or remains unusually high or low.

8 Protect pipes from freezing.

Why it matters: Disconnect hoses before freezing weather and protect vulnerable piping according to your home's construction and climate.

Call a professional when: If a pipe is frozen and you cannot safely identify the frozen section, or a pipe has split.

9 Learn what a P-trap does.

Why it matters: The curved pipe under a sink holds water to block sewer gases. It can also collect hair and debris.

Call a professional when: If you smell persistent sewer gas, see damaged piping, or repeated clogs continue.

10 Do not ignore water stains.

Why it matters: A stain can be evidence of a roof, plumbing, HVAC condensate, or exterior-envelope leak - even if it feels dry today.

Call a professional when: If the stain grows, feels wet, is near electrical equipment, or the source is unknown.

HOME READY PRO TIP

Exercise accessible shutoff valves periodically so you discover a stuck valve during maintenance - not during a leak.

2 ELECTRICAL

KNOW THE BASICS. RESPECT THE DANGER.

11 Know where your electrical panel is.

Why it matters: The panel contains breakers that protect the home's circuits. Keep access to it clear and make sure circuits are labeled when possible.

Call a professional when: If the panel is hot, buzzing, damaged, wet, or shows evidence of arcing or burning.

12 Understand what a tripped breaker means.

Why it matters: A breaker trips to interrupt an unsafe condition. Resetting it once may restore power; repeated trips require diagnosis.

Call a professional when: If it immediately trips again or you do not know why it tripped.

13 Know what a GFCI does.

Why it matters: GFCI protection reduces shock risk and is commonly used around moisture-prone areas. Learn where the TEST and RESET buttons are.

Call a professional when: If it will not reset, repeatedly trips, is warm, discolored, or damaged.

14 Do not overload outlets.

Why it matters: Multiple high-draw devices on one circuit can cause overheating and nuisance trips. Avoid unsafe multi-plug arrangements.

Call a professional when: If outlets are warm, scorched, loose, sparking, or buzzing.

15 Test smoke and CO alarms.

Why it matters: Use the test button according to the manufacturer's instructions and replace batteries/units according to their specifications.

Call a professional when: If an alarm will not test correctly or repeatedly activates without an obvious cause.

16 Use the correct light bulbs.

Why it matters: Stay within the fixture's maximum wattage and use bulbs appropriate for enclosed, damp, or wet locations when required.

Call a professional when: If a fixture flickers, overheats, smells burned, or has damaged wiring.

17 Know the warning signs.

Why it matters: Flickering lights, buzzing, burning smells, sparks, frequent breaker trips, and hot receptacles deserve attention.

Call a professional when: For any recurring electrical symptom or evidence of overheating.

18 Extension cords are temporary.

Why it matters: Do not use extension cords as permanent household wiring, run them under rugs, or overload them.

Call a professional when: If permanent power is needed where no receptacle exists.

19 Water and electricity do not mix.

Why it matters: Do not handle electrical equipment while standing in water or touch wet electrical components.

Call a professional when: If water has reached wiring, receptacles, fixtures, or the electrical panel.

20 Know your DIY boundary.

Why it matters: Changing batteries or resetting a breaker/GFCI is different from opening electrical boxes and modifying wiring.

Call a professional when: For new circuits, panel work, unknown wiring problems, or anything beyond your competence.

HOME READY PRO TIP

A breaker or GFCI that repeatedly trips is giving you information. Repeatedly resetting it is not a repair.

3 HVAC - HEATING & COOLING

COMFORT DEPENDS ON AIRFLOW, DRAINAGE, AND MAINTENANCE.

21 Know your HVAC filter size.

Why it matters: The dimensions are normally printed on the filter frame. Keep the size in your home records.

Call a professional when: If you cannot identify the correct filter location or type.

22 Replace the filter regularly.

Why it matters: Replacement frequency depends on the filter, home, pets, dust, and equipment. Follow manufacturer guidance and inspect it periodically.

Call a professional when: If filters become unusually dirty, wet, or collapse quickly.

23 Understand the airflow arrow.

Why it matters: Install filters with the arrow pointing in the direction of airflow toward the blower/air handler.

Call a professional when: If you are unsure which direction air travels.

24 Keep outdoor units clear.

Why it matters: Remove leaves, grass, and debris and maintain reasonable clearance without damaging fins or components.

Call a professional when: If the unit is damaged, leaning, iced over, or making unusual noises.

25 Keep indoor vents open and clear.

Why it matters: Furniture, rugs, and clutter can restrict airflow. Avoid closing large numbers of registers to 'save energy.'

Call a professional when: If some rooms have little airflow despite open registers.

26 Know where condensate goes.

Why it matters: Cooling equipment removes moisture and drains condensate. A blocked drain can create water damage.

Call a professional when: If you see active leakage, overflowing pans, or recurring drain blockage.

27 Know normal thermostat behavior.

Why it matters: Learn how to switch modes, set temperatures, replace batteries if applicable, and avoid extreme setpoint changes.

Call a professional when: If the system does not respond to normal thermostat commands.

28 Listen for changes.

Why it matters: New rattles, grinding, squealing, short cycling, or unusually long run times can indicate developing problems.

Call a professional when: If unusual noises persist or the system repeatedly starts and stops.

29 Schedule appropriate service.

Why it matters: Professional maintenance can identify worn parts, drainage issues, dirty components, and safety concerns.

Call a professional when: If performance declines or maintenance history is unknown.

30 Know when to stop troubleshooting.

Why it matters: Homeowner checks should generally stay with filters, thermostat settings, accessible vents, and obvious debris.

Call a professional when: For refrigerant, gas, combustion, internal electrical, or equipment repairs.

HOME READY PRO TIP

Airflow problems can look like equipment problems. Start with the filter, open vents, and obvious obstructions.

4 BATHROOMS

SMALL MOISTURE PROBLEMS BECOME EXPENSIVE WHEN IGNORED.

31 Maintain caulk at wet areas.

Why it matters: Caulk helps seal movement joints around tubs, shower bases, countertops, and other transitions.

Call a professional when: If gaps repeatedly reopen or the wall/substrate feels soft.

32 Know grout is not the same as caulk.

Why it matters: Grout fills joints between tile; flexible sealant is typically used at changes of plane and certain transitions.

Call a professional when: If grout is extensively cracked, loose, or accompanied by movement.

33 Use the exhaust fan.

Why it matters: Run bathroom ventilation during bathing and afterward as appropriate to reduce moisture.

Call a professional when: If the fan does not operate or vents into an inappropriate location.

34 Watch for toilet movement.

Why it matters: A toilet should feel stable. Movement can damage the seal and allow leakage.

Call a professional when: If the toilet rocks, leaks at the base, or flooring feels soft.

35 Check under vanities.

Why it matters: Slow leaks can remain hidden behind stored items. Look and feel for dampness periodically.

Call a professional when: If cabinets are swollen, stained, moldy, or the leak source is unclear.

36 Do not ignore slow drains.

Why it matters: Hair and soap buildup are common, but recurring slow drainage can indicate a deeper problem.

Call a professional when: If multiple drains are slow or sewage backs up.

37 Protect shower waterproofing.

Why it matters: Tile and grout are finish materials; the waterproofing system behind them is what protects the structure.

Call a professional when: If you see loose tile, chronic moisture, or damage outside the shower.

38 Clean without damaging finishes.

Why it matters: Use products compatible with tile, stone, grout, fiberglass, acrylic, and metal finishes.

Call a professional when: If a specialty surface is etched, cracked, or deteriorating.

39 Check shower-door seals and hardware.

Why it matters: Loose hardware and worn sweeps can allow water outside the enclosure.

Call a professional when: If glass is chipped, hardware is unstable, or anchoring is loose.

40 Know mildew vs. a moisture problem.

Why it matters: Surface mildew can occur in humid rooms; persistent growth or musty odors can indicate ongoing moisture.

Call a professional when: If growth is extensive, keeps returning, or hidden water damage is suspected.

HOME READY PRO TIP

Bathrooms are controlled-moisture environments. Persistent moisture outside the intended wet area deserves investigation.

5 KITCHENS & APPLIANCES

A LITTLE ROUTINE ATTENTION PREVENTS A LOT OF DISRUPTION.

41 Know the dishwasher shutoff.

Why it matters: Many dishwashers have a water shutoff under the sink. Know where it is before a supply-line leak occurs.

Call a professional when: If the valve is inaccessible, damaged, or leaking.

42 Check appliance supply lines.

Why it matters: Inspect accessible refrigerator, dishwasher, and other water connections for kinks, corrosion, and moisture.

Call a professional when: If a line is damaged or there is evidence of hidden leakage.

43 Keep the disposal sensible.

Why it matters: Avoid fibrous, hard, greasy, or non-food items. Never put your hand inside the disposal.

Call a professional when: If it hums without turning, leaks, or repeatedly trips.

44 Clean the range hood filters.

Why it matters: Grease buildup reduces performance. Clean or replace filters according to the manufacturer.

Call a professional when: If the fan or light has electrical problems.

45 Know how to stop an oven fire.

Why it matters: Keep the oven door closed, turn the appliance off if safe, and follow appropriate fire-safety guidance.

Call a professional when: If fire spreads or you cannot control the situation - leave and call emergency services.

46 Keep refrigerator coils/vents clear.

Why it matters: Some refrigerators require accessible coil cleaning or ventilation clearance; follow the owner's manual.

Call a professional when: If the appliance overheats or cooling performance declines.

47 Watch sink cabinet plumbing.

Why it matters: The kitchen sink area has multiple leak points: faucet lines, drain, disposal, dishwasher connection, and shutoffs.

Call a professional when: If swelling, rot, mold, or persistent leakage appears.

48 Do not pour grease down drains.

Why it matters: Fats and oils can solidify and contribute to clogs in household piping.

Call a professional when: If drainage repeatedly slows or backs up.

49 Keep appliance manuals and model numbers.

Why it matters: Model and serial numbers make parts, warranty, and service research much easier.

Call a professional when: If a safety recall or serious malfunction is suspected.

50 Know when an appliance problem is electrical or plumbing.

Why it matters: A dishwasher leak and a dead receptacle require different troubleshooting paths.

Call a professional when: If diagnosis requires opening wiring, gas piping, refrigerant systems, or concealed plumbing.

HOME READY PRO TIP

Keep model and serial numbers in one place. They can save significant time when parts or service are needed.

6 EXTERIOR & SIDING

YOUR EXTERIOR IS THE HOME'S FIRST LAYER OF DEFENSE.

51 Walk around your home regularly.

Why it matters: Look for damaged siding, trim, loose components, staining, vegetation contact, and openings.

Call a professional when: If damage is extensive, high off the ground, or involves structural components.

52 Keep soil and mulch away from vulnerable siding.

Why it matters: Excessive grade or mulch against cladding can trap moisture and conceal pest activity.

Call a professional when: If grading changes or structural drainage work is needed.

53 Maintain exterior caulk where appropriate.

Why it matters: Sealant around penetrations and certain trim joints deteriorates with age and weather.

Call a professional when: If gaps involve flashing or water-management details you do not understand.

54 Watch wood for rot.

Why it matters: Probe suspicious painted wood gently; softness, crumbling, or persistent peeling can indicate moisture damage.

Call a professional when: If rot affects structural framing, stairs, rails, or large areas.

55 Keep vegetation controlled.

Why it matters: Branches and shrubs touching siding or roofing can hold moisture and make inspection difficult.

Call a professional when: If tree work is near power lines or requires climbing.

56 Inspect exterior doors.

Why it matters: Check weatherstripping, thresholds, sweep condition, locks, and visible water intrusion.

Call a professional when: If the frame is rotten, significantly out of square, or security is compromised.

57 Look at window trim and sills.

Why it matters: Peeling paint, open joints, staining, and soft wood deserve attention.

Call a professional when: If leakage appears to originate inside the wall system.

58 Check exterior penetrations.

Why it matters: Hose bibs, vents, utility entries, and other openings should be appropriately sealed and intact.

Call a professional when: If utility or electrical equipment is damaged.

59 Pressure washing has limits.

Why it matters: Too much pressure can damage siding, wood, windows, seals, and paint. Use the gentlest effective method.

Call a professional when: If access requires unsafe ladder work or the surface is delicate.

60 Photograph changes over time.

Why it matters: Photos make it easier to tell whether cracks, stains, rot, or movement are getting worse.

Call a professional when: If deterioration progresses or you cannot determine the cause.

HOME READY PRO TIP

Walk the exterior slowly. Stains, peeling paint, open joints, and soft wood often tell the story before a major failure.

7 ROOF & DRAINAGE

KEEP WATER MOVING AWAY FROM THE HOUSE.

61 Inspect the roof from the ground.

Why it matters: Look for obvious missing shingles, displaced materials, damaged flashing, or debris without climbing onto the roof.

Call a professional when: If inspection or repair requires roof access.

62 Keep gutters functioning.

Why it matters: Leaves and debris can cause overflow and staining. Clean safely or hire someone when access is difficult.

Call a professional when: If gutters are high, unstable, detached, or unsafe to reach.

63 Make sure downspouts discharge away.

Why it matters: Water concentrated at the foundation can contribute to crawlspace, basement, and soil problems.

Call a professional when: If major grading or drainage correction is required.

64 Watch for ceiling stains.

Why it matters: Roof leaks may show as discoloration, bubbling paint, or damp drywall - sometimes far from the entry point.

Call a professional when: If the area is actively wet, sagging, or near electricity.

65 Understand flashing matters.

Why it matters: Roof-to-wall intersections, chimneys, vents, and penetrations depend on correctly installed flashing.

Call a professional when: If flashing appears damaged or you suspect a leak.

66 Keep roof valleys and drainage paths clear.

Why it matters: Debris can slow water and retain moisture.

Call a professional when: If removal cannot be done safely from the ground.

67 Do not rely on roof sealant as a universal fix.

Why it matters: Smearing sealant over an unknown leak can hide symptoms without correcting the water path.

Call a professional when: If the leak source is uncertain.

68 Look for drainage erosion.

Why it matters: Channels in soil, washed-out mulch, and ponding show where stormwater is traveling.

Call a professional when: If water repeatedly collects against the foundation.

69 Check splash blocks and extensions.

Why it matters: Simple downspout components should direct water away without creating trip hazards.

Call a professional when: If extensions cannot solve the underlying grade problem.

70 Know roofs have finite service lives.

Why it matters: Material, installation, climate, ventilation, and maintenance all affect longevity.

Call a professional when: If widespread wear, repeated leaks, or storm damage is present.

HOME READY PRO TIP

Most roof and drainage problems are water-management problems. The goal is to move water off and away from the structure.

8 CRAWLSPACES & ATTICS

THESE HIDDEN AREAS OFTEN REVEAL PROBLEMS EARLY.

71 Know whether access is safe.

Why it matters: Crawlspaces and attics can contain electrical hazards, pests, sharp objects, heat, poor footing, and low clearances.

Call a professional when: If access is unsafe or you are uncomfortable entering.

72 Look for moisture clues.

Why it matters: Standing water, condensation, stains, damp insulation, odors, and wood discoloration deserve attention.

Call a professional when: If moisture is widespread or the source is unknown.

73 Do not block required ventilation unintentionally.

Why it matters: Attic and crawlspace designs vary. Changing vents or encapsulation strategy without understanding the system can cause problems.

Call a professional when: Before altering ventilation or moisture-control design.

74 Check insulation condition visually.

Why it matters: Missing, compressed, wet, or displaced insulation can reduce performance.

Call a professional when: If insulation is contaminated, wet, or difficult to access.

75 Watch for pest evidence.

Why it matters: Droppings, nesting, damaged insulation, and gnawing can indicate rodents or other pests.

Call a professional when: If infestation is active or electrical wiring is damaged.

76 Do not disturb suspicious materials.

Why it matters: Older homes can contain asbestos-containing or other hazardous materials.

Call a professional when: If material identity is uncertain and work would disturb it.

77 Look for daylight where it should not be.

Why it matters: Unexpected openings can indicate gaps at roof, siding, vents, or penetrations.

Call a professional when: If the opening involves roofing or structural damage.

78 Keep attic storage sensible.

Why it matters: Do not crush insulation, block ventilation, overload unsupported areas, or cover electrical equipment.

Call a professional when: If you are unsure what areas are designed for storage.

79 Recognize structural warning signs.

Why it matters: Split framing, significant sagging, displaced supports, or damaged trusses are not casual DIY repairs.

Call a professional when: If structural damage is suspected.

80 Use photos instead of repeated risky entry.

Why it matters: A phone or camera can help document accessible conditions for comparison.

Call a professional when: If a complete inspection requires unsafe movement or specialized access.

HOME READY PRO TIP

Hidden spaces are valuable diagnostic areas, but they are not worth risking a fall, electrical injury, or exposure.

9 SAFETY & EMERGENCIES

KNOW THE FIRST MOVE BEFORE YOU NEED IT.

81 Have an emergency contact list.

Why it matters: Keep utility emergency numbers, insurance information, trusted trades, and household contacts accessible.

Call a professional when: For immediate threats to life or property, contact emergency services.

82 Know how to shut off water quickly.

Why it matters: A few minutes can make a major difference during a supply-line or fixture failure.

Call a professional when: If the main valve cannot be operated safely.

83 Know when to leave for a gas odor.

Why it matters: Do not search for the leak or operate switches. Leave the area and contact the gas utility/emergency services from a safe location.

Call a professional when: Immediately when a significant gas odor or suspected gas leak exists.

84 Treat burning electrical smells seriously.

Why it matters: Turn off power only if you can do so safely and without approaching damaged equipment.

Call a professional when: If there is smoke, fire, arcing, or a persistent burning smell.

85 Keep fire extinguishers accessible.

Why it matters: Use the correct type, know its limitations, and follow manufacturer instructions.

Call a professional when: If a fire is growing, spreading, or you are uncertain - evacuate.

86 Do not stand under a bulging wet ceiling.

Why it matters: Water-soaked drywall can collapse, and water may be near electrical fixtures.

Call a professional when: If a ceiling is sagging, actively leaking, or near energized components.

87 Know how to stop an overflowing toilet.

Why it matters: Lift the tank lid if safe and close the toilet's shutoff valve to stop incoming water.

Call a professional when: If sewage is backing up from multiple fixtures.

88 Have flashlights where you can find them.

Why it matters: Power outages are not the time to search through a dark garage for batteries.

Call a professional when: If outage conditions involve damaged utility lines or electrical hazards.

89 Keep exits and panels accessible.

Why it matters: Do not bury electrical panels, shutoffs, or emergency exits behind storage.

Call a professional when: If required access is obstructed by permanent construction.

90 Document major damage before cleanup when safe.

Why it matters: Photos can help communicate with insurers and contractors, but safety comes first.

Call a professional when: If entering the damaged area is unsafe.

HOME READY PRO TIP

During an emergency, control the hazard only when it is safe to do so. Protecting people comes before protecting property.

10 PREVENTATIVE MAINTENANCE

SMALL HABITS PROTECT THE BIG INVESTMENT.

91 Create a simple maintenance calendar.

Why it matters: Spread tasks across the year instead of waiting for problems to accumulate.

Call a professional when: If a task requires specialized access or expertise.

92 Keep a home maintenance log.

Why it matters: Record filter changes, repairs, service dates, paint colors, warranties, and improvements.

Call a professional when: When professional service records are required, keep contractor documentation too.

93 Do a spring exterior walkaround.

Why it matters: Winter can reveal caulk failure, drainage issues, loose components, and damaged finishes.

Call a professional when: If you find structural, roofing, or electrical damage.

94 Do a fall exterior walkaround.

Why it matters: Prepare for colder weather by checking drainage, exterior seals, hoses, and vulnerable components.

Call a professional when: If work requires unsafe ladder or roof access.

95 Change small problems before they grow.

Why it matters: Loose hardware, deteriorated caulk, minor leaks, and peeling coatings are easier to address early.

Call a professional when: If the cause is unclear or damage keeps returning.

96 Keep water away from the structure.

Why it matters: Gutters, downspouts, grade, plumbing, caulk, and roofing all contribute to moisture control.

Call a professional when: If water repeatedly enters a crawlspace, basement, wall, or ceiling.

97 Do not ignore recurring symptoms.

Why it matters: A stain that returns, breaker that keeps tripping, or drain that repeatedly clogs is telling you something.

Call a professional when: When the same problem returns after basic maintenance.

98 Know your home's age and major-system history.

Why it matters: Roof, HVAC, water heater, appliances, windows, and other systems have different service lives.

Call a professional when: When condition - not just age - suggests evaluation or replacement.

99 Budget for maintenance.

Why it matters: Setting aside money for predictable repairs reduces the pressure of inevitable home expenses.

Call a professional when: For large projects, obtain appropriate estimates and understand scope before proceeding.

100 Know when DIY stops being economical.

Why it matters: The goal is not to do everything yourself. It is to handle simple tasks safely and recognize when expertise saves time, damage, or risk.

Call a professional when: Whenever the job involves safety systems, structure, concealed conditions, permits, specialized tools, or uncertainty.

HOME READY PRO TIP

Consistency beats intensity. Ten minutes of routine observation each month can catch issues that become expensive when ignored.

YOUR HOME INFORMATION

Fill this page out once and keep it somewhere easy to find.

ITEM	LOCATION / INFORMATION
Main water shutoff location	_____
Electrical panel location	_____
HVAC filter size	_____
Water heater location	_____
Gas shutoff location (if applicable)	_____
Home insurance company / policy	_____
Preferred plumber	_____
Preferred electrician	_____
Preferred HVAC company	_____
Other trusted home professional	_____

HOME READY PRO TIP

This guide is general homeowner education, not a substitute for a home inspection, code evaluation, manufacturer's instructions, or advice from a licensed professional. Conditions vary by home, age, location, and system.