

HOMEOWNER MANUAL

Your guide to your new home
and homeownership with the
Methow Housing Trust



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Welcome home.

Welcome to your new Methow Housing Trust home.

We hope that your home will be your sanctuary and you will be happy, secure, and thriving here for many years to come. The following pages are intended to guide you as you settle into your home and will hopefully answer questions that come up in the coming months and years of homeownership. As always, please reach out to MHT staff if you have questions or concerns.

Sincerely,

The Methow Housing Trust Team



Left to right

Erika Krumpleman: Housing Advocate

Danica Ready: Executive Director

Joel Reid: Project and Stewardship Director

Simon Windell: Chief Operating Officer

Sarah Thomas: Director of Outreach and Development

“A house is made of walls and beams; a home is built of love and dreams”

-Ralph Waldo Emerson.

Checklist for new homeowners

Required tasks:

- Transfer power, water, and sewer bills
- Register your appliances to establish ownership. This is important so that the manufacturer can contact you in the event of a product recall or important warranty information.
- If you plan to get a roommate, access the roommate form online (on the MHT website under “Homeowner Resources”) or contact MHT for a copy
- Keep a list of any issues that need attention when you move in. If it’s an issue that needs immediate attention, don’t hesitate to reach out to MHT right away. If it can wait, keep a running list. MHT will contact you in 30 days for your list and will arrange for any repairs with the contractor. MHT will check in with you again at 11 months to arrange for any repairs prior to the 1-year warranty deadline.
- Submit a completed ACH (for automatic payments) form with a cancelled check for MHT to withdraw fees on the 5th of each month.
- Set up garbage service with Waste Wise or have a means to dispose of trash per CC&Rs, if your neighborhood doesn’t already have dumpster service.

Optional tasks:

- Consider extending warranties for your appliances
- Set up curbside recycling service with Waste Wise: 509-997-8862
- Set up internet service with one of the following providers (or any other available option)
 - Methownet: 509-996-2022
 - Century Link: 877-862-9343
- Order a reflective address sign from Fire District 6. For info call: 509-996-3656
 - These blue reflective signs make it significantly easier for emergency services to find your house quickly.

Utility Providers by neighborhood

Canyon St

Electric – Okanogan PUD: 509-997-2526

Water/sewer – Town of Twisp: 509-997-4081

Cascade Meadows

Electric – Okanogan County Electric Cooperative: 509-996-2228

Water/sewer – Town of Winthrop: 509-996-2320

McKinney Ridge

Electric – Okanogan County Electric Cooperative: 509-996-2228

Water/sewer – N/A

Who to contact

HOA Officers

- CC&R compliance issues in the neighborhood
- HOA meeting schedule
- Contact info for other homeowners
- Conflict with neighbors

MHT Office

- Warranty issues with the house (within the first year)
- You want to have a roommate
- You want to do construction on the house that requires MHT approval
- You're thinking about selling your house
- You're having difficulty making your mortgage or fee payments
- You need more information on your house (materials specifications, paint colors, etc.)

What it means to be an MHT homeowner

You own the home

Remember that you own the home. While the community land trust model used by the Methow Housing Trust is much different than traditional homeownership, the home you bought is still completely owned by you. This means that you are responsible for all the upkeep, it also means that you can make certain improvements and create the home that you want.

Even though you don't own the land you are entitled to "quiet enjoyment" of the leased land your house is on. That means that it is your private space to use. As long as you are in compliance with your neighborhood CC&Rs and the Ground Lease, the land is your space to create the environment you want surrounding your house.

What to expect in your first year

1 month construction follow-up

Even with new construction, small problems can arise with a home that need attention. Problems could include; cracked drywall, drawers out of alignment, appliances not working as expected, etc.

MHT staff will contact you after 1 month to collect a list of any problems you've found with the home. If any problems are urgent (e.g., leaking water) please let us know immediately.

1 year warranty follow-up

MHT staff will contact you as the 1-year warranty deadline approaches to see if there are any lingering warranty problems that need attention. We will then work with the contractor to arrange for repair. After the 1-year mark passes you will be responsible for any repairs needed. Problems could include sagging doors, electrical issues, loose trim, etc.

Post-occupancy assessment

We want feedback from homeowners on the design of the home, as well as other parts of the process of being an MHT homeowner. This feedback is important for future planning. We will send a survey around the one-year anniversary of purchasing your home.

MHT's role after you purchase your home

We will respect your right to quiet enjoyment of your home and leased land, and have no intention of interfering with your personal life. We will stay connected to help ensure the success of MHT neighborhoods and compliance with the Ground Lease. Some instances where you can expect to hear from us include the following.

Exterior inspections

MHT staff must inspect and take photos of the exterior of each home once per year. Inspections are intended to ensure the exterior of each house is kept in good repair and in compliance with the Ground Lease. Staff will give notice by email before inspections take place.

Occupancy and Insurance Verification

Annually, MHT will need to verify that the home's occupancy is in alignment with the Ground Lease and the home is adequately insured. Staff will send an Occupancy Verification form each April to be filled out by the homeowner and returned to the MHT office.

HOA support

While each HOA is responsible for maintaining a budget and ensuring CC&Rs are followed, MHT can be a resource to answer budget questions, attend meetings, and offer general support. MHT staff can also serve as behind-the-scenes support and coaching for conflict resolution within the HOA.

Ongoing homeowner support

If you are having any trouble paying your mortgage or fees, MHT may be able to help. Please reach out to the office to schedule a time to discuss your situation.

Living in a healthy community

Home Owners Association

A Home Owners Association (HOA) is required by law in any development where there is a common interest, such as communal property or facilities. Every homeowner who has a home in that development must be a member of the HOA, pay dues, and abide by the Association's Covenants, Conditions, and Restrictions (CC&Rs).

An HOA must have officers, who are responsible for overseeing the operation of the HOA and enforcing the CC&Rs. Officers are elected from the group of homeowners.

Participating in your HOA is important so that you have a voice in how the HOA is run and how community funds are spent. You can decide your level of participation, but the HOA will ultimately be more successful if there is greater participation from the residents.

Engage with your neighborhood

Meet your neighbors!

Say hi on the street, walk around the neighborhood, attend HOA meetings and neighborhood get-togethers, or participate in developing the shared community space.

Share skills and abilities

If you have a particular skill that could be helpful to your neighbors, such as gardening, home maintenance, or financial planning, offer to share that with your neighbors. Maybe you're just really tall and can help your neighbor change the filter in their mini-split. Everyone in the neighborhood can have something to offer others and it's a great way to look out for and get to know one another.

Get involved with your HOA

This can be as simple as attending meetings to hear about what's going on and having a chance to vote on how the HOA operates, including how funds are spent. You can even take a turn as an officer.

Conflicts

Having conflicts with neighbors is a normal part of living in any community, especially when your neighbors are in close proximity. It's important to remember that it's a natural part of any human interaction and it doesn't need to be a negative thing. We all have different personalities and lifestyles and working through conflict can help us find ways to live in peace with our neighbors.

Preventing conflicts

Build relationships

One of the best ways to prevent conflicts or disputes with your neighbors is to get to know them and build rapport. This doesn't mean you have to have them over for dinner every week and go on vacation with them, just that you know a little about them and

who they are. It's a lot easier to address conflict with someone that you already have some sort of relationship with, than to have it be the first interaction you have.

Try not to make assumptions

It's easy to see what someone is doing and assume that it's because of a particular reason. These assumptions are usually inaccurate and can lead to negative feelings and conflict. Try to ask questions before making assumptions and judgments.

Have empathy

Everyone in your neighborhood has a different lived experience and have different challenges in their life. It's possible the reason your neighbor hasn't kept up with maintaining their yard is because they have a loved one who is ill and needs a lot of care right now.

Resolving conflicts

Options available when resolving conflicts

- Talk to the person directly, in person if possible. Avoid emails and text messages, other than to set up a meeting time or share simple information, as it's very easy to misunderstand someone's intention.
- Talk to one of the officers of the HOA if you don't have success with the first step.
- HOA officers talk to the individuals, either separately or together. It's also possible to bring in an outside mediator. MHT can help the HOA find one if needed.
- HOA officers can request support from MHT staff if needed. MHT staff will try to maintain a behind-the-scenes position but can help develop a plan to address the conflict.
- If all else fails, MHT staff may decide that it's appropriate to get involved directly with the homeowners involved.

Simple steps you can follow when talking directly with your neighbor

- Bring up what the conflict is about. Be clear so that there isn't ambiguity. Avoid using vague language or talking indirectly about the issue.
- Share how it impacts you. You can only truly speak from your own perspective so focus on the ways the issue affects you personally.
- Take responsibility for any part you may have in the conflict. Many conflicts are not just one-sided. By openly telling the other person how you think you may have contributed to the situation, it shows that you're not just finger-pointing.
- Show empathy. Listen to what the other person has to say and really try to put yourself in their situation and see things from their side. Share this with them.
- Make a clear request for action and a plan for follow-up. Try to reach an agreement that seems fair to both parties and be prepared to compromise.

If someone brings up a conflict with you

- Listen to what they have to say. It can be easy to focus on how you want to respond to them, but in doing so not actually listen to what they are telling you.
- Ask clarifying questions to ensure you really understand what the conflict is about.
- It's ok to ask for some time to think about it before getting back to the person. This can be part of the plan.

- Share your experience but try to avoid listing excuses and justifications.

Lean on your HOA's CC&Rs

The CC&Rs are there to support the homeowners and should be used when working through conflict. Everyone agreed to abide by them when purchasing their house and it's a good objective way to address differences as they come up.

Top MHT Policies to remember

Note: These reminders do not reflect the exact language of the policies in the Ground Lease in their entirety. They only serve to remind you of some important policies that exist. Minor discrepancies may exist between this document and the Ground Lease. Please refer to the Ground Lease for complete and final policies.

Occupancy

You must occupy your home for at least 9 months out of the year. Exceptions require written approval from MHT. You will be asked to verify your occupancy once per year.

Insurance

You must keep the home insured against all risks of physical loss for the full replacement value of the home. Note that the full replacement value is considerably higher than the original cost to build the home. The amount of the insured replacement value must be approved by MHT and may need to increase over time as construction costs rise.

Roommates and subletting

MHT welcomes homeowners to have roommates. If you want to have a roommate, you must first notify MHT and fill out a Roommate Agreement Form which can be found on the MHT website.

Keep in mind that if you have a USDA loan, your roommate's income will increase your total household income, and may affect your payments. Any changes in income must be reported to USDA.

Service, Maintenance, and Repairs

You are responsible for all service, maintenance, and repairs of your home and the leased land. Keeping up with repairs and maintenance is a critical part of home ownership that should not be ignored. Not only will it ensure you have a healthy and comfortable living environment, but it will protect your investment in the long run.

Exterior Repair and Replacement Fund

One of your monthly fees goes to an Exterior Repair and Replacement Fund, which can be used to make necessary repairs to the exterior of your house. Over time parts of any house will deteriorate and require fixing or replacement. This may include repairs to roofing, siding, windows, etc., once that part of the house has reached the end of its useful life. A necessary repair is a repair that is required to keep the home in good working order, not an aesthetic alteration like changing the paint color.

Construction and Other Modifications

As homeowner, your home is yours to modify and improve. MHT does have some restrictions and requirements should you decide to modify your home. Remember that your neighborhood CC&Rs may have restriction on modifications or additions. The following construction projects require prior written authorization from MHT before any work begins.

- changes to the footprint, heated square-footage, or height of the house (including the addition of rooftop solar array or other rooftop structures)
- Addition or removal of an exterior or interior wall
- enclosure of any previously unheated space such as the carport or porch
- penetration of the building envelope, such as a new window or a heating device with an exhaust pipe
- exterior modifications that affect drainage
- new structures added to the leased land, such as a storage shed
- a fence on the property line (to ensure that it is built on the actual property line)

If you're not sure if your project requires approval, please ask MHT staff.

Property taxes

You are responsible for paying the property taxes for your home and the land your home is on. The reason the homeowner pays the taxes is because you are entitled to "Quiet enjoyment" of the land, whereas MHT does not have this same right. While you do not own the land, it is your space to use for the time that you are the homeowner. Having MHT own the land ensures that it will always exist for affordable housing, even after you sell the house.

Typically, property taxes, as well as insurance, are paid through your mortgage and you do not need to make any additional payments. If you completely pay off your mortgage, you will need to make property tax payments on your own.

If you do not pay the property taxes on time, MHT may increase your monthly lease fee to cover the cost of the taxes. Please let MHT staff know if you are having trouble making tax payments on time so we can work with you to find a solution.

Refinancing and Home Equity Lines of Credit

Homeowners must get written approval from MHT before refinancing or mortgaging the home in any way, including a Home Equity Line of Credit.

USDA Loan Reminder

If you have a USDA loan, remember that you are required to report any changes of household income greater than 10%. The income of any roommates is included in your household income so be sure to consider this before looking for a roommate.

Income changes may affect your monthly payments, however in most cases the monthly change is not too significant. If you don't report income changes to the USDA, you may be required at a later date to pay back subsidies you received after your income changed.

Resale of your home

Part of the mission of the Methow Housing Trust is to ensure *permanent* affordable housing. One way this happens is guaranteeing that every house will be sold and re-sold to income-qualified buyers.

If you are thinking of selling your home for any reason, please contact MHT staff as soon as possible so we can go over the steps to take. It's important that we know well in advance if you're thinking of selling so we can help line up a buyer from the wait pool and make the

process as smooth as possible. It can take more time to sell an MHT home than a market rate home since there are specific qualifications buyers must meet. Informing us of your intentions could help speed up the process of you buying a new home.

Remember that you must sell your home to an income-qualified buyer. Please contact MHT staff for current income limits and other qualifications. Your home may be sold to either:

- a qualified buyer that has applied through MHT and is in the wait pool
- a qualified buyer that you recommend (if there are no eligible/interested parties in the wait pool)
- MHT may decide to purchase the home and re-sell at a later time

Buying a different MHT home

It is possible to sell your home and buy a different MHT home due to a desire to live in a different neighborhood or a need for a different home size than the one you currently own. If you wish to do this you must contact the MHT office and re-apply for homeownership. You will need to qualify based on current requirements, after which point you will enter the wait pool, the same way a new applicant would.

If you think your housing needs may change and you may want to buy a different MHT home, plan ahead as the process may take a couple years, depending on the size of the wait pool and number of available homes.

CCR&Rs in your HOA

In addition to MHT policies in the Ground Lease, you also need to be sure you're familiar with and abide by the Covenants, Conditions, and Restrictions (CC&Rs) in your HOA. CC&Rs are different for each neighborhood and you will need to reference the specific CC&Rs for your HOA.

About your home

Methow Housing Trust strives to build high quality, long lasting, and affordable homes that are designed to balance functionality, cost, and neighborhood aesthetics. We are always working to improve homes and neighborhoods so that they work well for homeowners and the community for many decades.

For more detailed specifications of your home, such as paint colors, siding types, or other building info, please reach out to our office. We try to keep detailed records of each home built to assist homeowners when repairs or upgrades are needed in the future.

Routine Maintenance

Regular maintenance is an important part of home ownership. Not only does it keep your home safe and comfortable, it reduces future maintenance costs and helps protect your investment. Maintaining your home can also reduce energy bills.

Many, if not all, routine maintenance can be performed by the homeowner with minimal experience, skills, or tools. Most tasks involve only checking for signs of damage or wear and some basic cleaning.

Some tasks may require a step that is outside your comfort zone, such as climbing a ladder to access a vent. Be sure to get help when appropriate, such as from a family member, neighbor, or hired handy person if any task is more than you are comfortable performing safely.

Below is a list of common routine maintenance that has been identified for Methow Housing Trust homes. There may be other tasks that you want to perform that aren't included in this list.

Refer to the owner's manuals that came with your appliances for more specifics on use, cleaning, and parts replacement.

Routine Maintenance Tasks

Task	Frequency	Notes
Close foundation vents	1x/year	By November 1
Open foundation vents	1x/year	Mid-spring
Daikin Mini Split filter cleaning*		
Main filters	Every 2 weeks	Large curved filter
Air purifying filters	Every 6 months. Replace every 3 years	Small filter attached to main filter
Mitsubishi Mini Split filter – cleaning*		
Nano-platinum filter	Every 2 weeks – replace if damaged	Large blue filter
Anti-allergy filter	Every 3 months – replace every year	Small blue filter
Deodorizing filter	Every 3 months – replace if dirt or smell cannot be removed with cleaning	Small black filter
Clean ERV filter	Every 2-3 months	Not in all homes
Inspect and clean front-loading washing machine door seal	1x/month	Leave door open slightly between uses to prevent mildew formation
Clean exterior dryer vent	4x/year	Always replace vent grille cover to prevent rodent access
Replace smoke alarm batteries	2x/year	When you change clocks for Daylight Savings & Standard Time
Clean Kitchen fan filter	3-4x/year	Rinse with soapy water
Check for leaks under sinks	4x/year	
Replace Refrigerator water filter	Whenever the “replace filter” light comes on or every 6 months, whichever comes first	Refer to owner’s manual for instructions for your model
Test exterior hose bibs	Every spring	
Check that water isn’t collecting against the foundation	1x/year	Good to do in spring when snow melts, or after a rain storm
Disconnect garden hoses	Before freezing temps	
Blow out irrigation system	Before freezing temps	
Exterior of house	2x/year	Look for anything out of place (siding, roof flashing, trim, etc.)
Land	As needed	Remove weeds, rake leaves, keep the yard clean and tidy, etc.

*mini split filters should be cleaned more frequently when air quality is worse (e.g. wildfire or cigarette smoke present).

Mitsubishi Mini Split filter cleaning

The mini split has four filters that need to be cleaned periodically. This is an easy task that only requires a step stool.

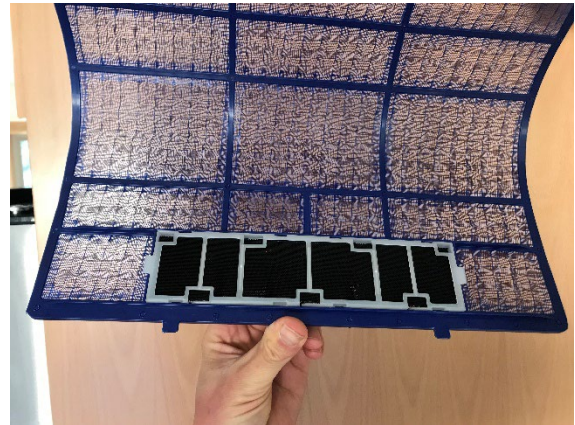
1. Turn off the unit with the remote control
2. Open the large front cover



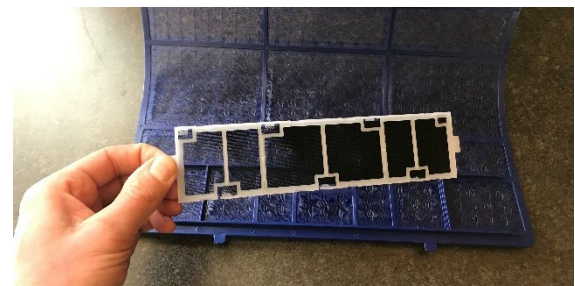
3. You will see two blue filters, one on each side. Grab the tab near the bottom of each filter and slide the filter out



4. Turn the filters over, each one will have a small rectangular filter on the bottom edge. One of them is black and one is blue



5. Pull each of the small filters out of the large blue filters
6. Each filter should be gently rinsed with water and left to air dry
7. Inspect the filters for damage and replace if necessary
8. Re-install filters the same way they were removed and close the front cover



Fire Prevention Tasks

Task	Frequency	Notes
Clear fuels (dry grass, sticks, leaves, pine needles, etc..) from around home, including roof	Every Spring	
Don't store flammable items against home	Always	
Trim plants/shrubs at least 5' away from side of home	Check annually in Spring	
Close foundation vents during active fire season	When active fires are in the vicinity	To prevent embers from blowing into the crawlspace

You can schedule a firewise assessment to have someone visit your home and give you tips on what you can do to be better prepared for wildfires. Call: 509-422-0855 for more information.