



# Homeowner Manual



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# MAINTENANCE

Staying on top of regular maintenance ensures your safety, and protects your home's value. Creating maintenance check lists can help you remember when to complete seasonal checks.

## Spring Check List

### Exterior:

- Check weather stripping and caulk around windows/doors for damage
- Check exterior walls for cracked or peeling paint, or chipped stucco (Rehab homes only)
- Check exterior walls for chipped masonry, cracked vinyl siding, and termite tunnels
- Check house foundation, sidewalks, and driveway for cracks, deterioration and standing water next to walls
- Check door and window screens for rips/bent frames
- Clean exterior doors

### Interior:

- Check all faucets and toilets for leaks
- Program your thermostat for the summer months
- Change A/C filter every month
- Check caulk seals around bathroom /kitchen countertops for mildew
- Clean drapes and blinds
- Check and clean dryer vent ducts for gaps and lint buildup



## **Fall Check List**

### **Exterior:**

- Have heating system serviced to ensure efficient performance
- Disconnect hoses from outside faucets
- Check roof for missing/broken shingles, and tears in rubber membrane
- Check flashing on walls and roof for signs of water damage or leaks

### **Interior:**

- Remove or cover any window air conditioners and clean their air filters
- Check sump pump
- Insulate outside faucets
- Program your thermostat for the winter months
- Check and clean seals on refrigerator and freezer and refrigerator coils
- Clean range hood filter



# SAFETY FIRST

## Fire Safety

Test your smoke and carbon monoxide detectors monthly and replace batteries twice per year.

*If a fire breaks out anywhere in or around your home, and you feel unsafe or the fire becomes unmanageable, leave your home immediately and call 9-1-1.*

### Cooking

- Stay in the kitchen while you are frying, grilling or broiling food.
- Keep anything that can catch fire—oven mitts, wooden utensils, food packaging, or towels—away from your stovetop.
- If you have a small grease fire, smother the flames by sliding a lid over the pan and turning off the burner. Leave the pan covered until it is completely cooled.
- If you have an oven fire, turn off the heat and keep the door closed.

### Candles

- Keep candles at least 12 inches away from anything that can burn.
- Blow out candles when you leave a room or go to bed.

### Outdoors

- Clear dry downed trees, leaves and debris from your yard to prevent brush fire
- If you are unable to clear debris from your yard, dampen the area to decrease chances of fire

### Escape Planning

- In the event of a fire you should know at least two ways out of every room in your home (if possible).
- Make sure all doors and windows in your home are easily opened.
- Develop an outside meeting place with your family, a safe distance from your home.

# SAFETY FIRST

## Electricity Shutoff

In an electrical emergency, you may need to turn off the power to your house, call the electric company or call the fire department, depending on the situation.

The breaker box will be located on an exterior wall in the basement or in your kitchen. The breaker box should look similar to the image on the right.



To shut off the electricity:

1. Open the cover of the circuit breaker box.
2. Flip the switch labeled "Main."

**Caution:** If the floor is wet or wires are damp, turning off your electricity could be very dangerous. If a significant amount of water is involved, do not touch anything, as electricity can flow through the water. Call the electric company immediately and have them come and shut off the electricity.

## Electrical Reset

The electrical system in your home is protected by circuit breakers, located in the electrical panel or breaker box. Circuit breakers may overload causing a loss of electrical power.

To reset a circuit breaker open the cover on the electrical panel and look for any circuit breakers that are not lined up with the rest of the breakers.

If you cannot find the problem, and/or resetting the breaker causes it to trip to the "OFF" position again, call an electrician.

## Gas Shutoff

If you smell gas, leave your home immediately, and call your gas company. If you cannot reach the gas company, call the Fire Department.

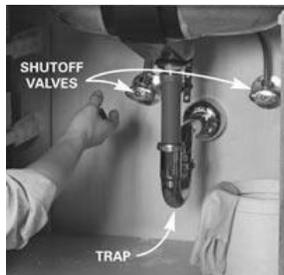
To shutoff gas to your home, locate the gas meter, usually located at the front or side of your home. The emergency shut-off valve is on the riser (or supply) pipe which comes out of the ground next to the meter.

Turn the valve one quarter of the way in either direction using a long-handled wrench. The lever should now be sitting cross-wise to the pipe.

*Disclaimer: Typical Habitat homes are electric only. If you are unsure of whether your home has gas, call your local Habitat office.*



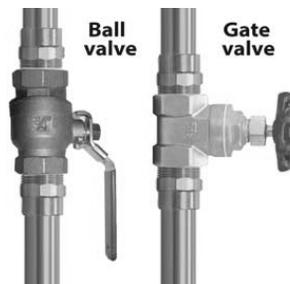
## Water Shutoff



In a plumbing related emergency, shut off the water supply first.

If the problem is isolated, turn off the valve closest to the problem. Look for a stop valve (pictured on left) connected to the water supply pipes, which should be located directly underneath the toilet, faucet or fixture. Turn the handle clockwise.

If the problem continues, you may need to turn off the water to your home. Find the shutoff valve, usually located at the entrance of the cold water pipe to your home, most likely located outside of your home. Turn the handle (most likely red in color) clockwise to shut off water supply. The valve should appear similar to one of the valves pictured on the right.





## **Burglary Prevention**

To reduce the risk of becoming a victim of burglary...

- \* Keep doors closed and locked even when at home.
- \* Windows should have secondary locking devices.
- \* Install lights in areas around doors, walkways, and driveways.
- \* Trim shrubbery and trees so doors and windows are visible from the street.
- \* Consider installing an alarm system.
- \* Draw curtains and shades at night to prevent viewing from the street.
- \* Do not tell a stranger or post online that you will be away from your home for any period of time.

Citizens of Richland County can place their home on Special Property Checks, which are valid for 10 days for:

- \* Vacations
- \* Family Emergency/Hospitalization
- \* Prior Criminal Incidents
- \* Deaths in the Family

The online request form is located at <http://www.rcsd.net/prog/propcheck.html>.

If you have questions or are unable to access the form Richland County Sheriff's Department is accessible at:

5623 Two Notch Road,  
Columbia, SC 29223  
803-576-3000

Citizens of Lexington County can request residence checks be done by the Sheriff's Department if they will be away from their residence for an extended period of time. Contact the Sheriff's Department at:

521 Gibson Road,  
Lexington, SC 29072  
803-785-8230

# HOME REPAIRS: DIY



## Paint

One can of paint should cover up to 400 sq. ft., or enough to cover a small room like a bathroom. Paint costs \$15—\$30 per gallon.

### *To Paint Your Walls*

Tools: latex paint, primer, paint stirring stick, flat screw driver, 2-2 1/2 inch Nylon/polyester paint brush, paint tray, paint roller, painter's tape, drop cloth.

1. Choose your paint finish: flat, satin, semi-gloss and high-gloss. *Semi-gloss is easiest to clean. High-gloss is the most durable.*  
⇒ Paint stores will carry small sample sizes of paint colors and finishes, you can try before committing to a color.
2. Place a drop cloth on the floor and any immovable furniture.
3. If your walls are dusty/dirty, wipe with a damp cloth.
4. Tape over electrical outlets and light switches, or use a screw driver to remove them. Paint stains are difficult to remove from outlets.
5. If you are changing the color of the walls dramatically (light to dark, or dark to light), are painting over a stain, or are painting over patched drywall, apply a primer and allow to dry. *Note, you can buy paint already mixed with primer.*
6. Use a 2 inch paint brush to apply an outline to edges or narrow areas.
7. Pour paint into a paint tray and use a roller, applying paint to the walls using "M" shaped strokes.
8. For best coverage, apply two coats of paint. Allow paint to dry between coats. *Appropriate dry time is usually labeled on the paint can.*
9. Clean all painting tools with soap and water.

### *To Paint Your Trim*

Painting trim is similar to cutting in edges on walls. You may wish to outline the area with painter's tape to ensure a cleaner line. Semi-gloss is recommended as it is easier to clean.

## Caulk

Tools: caulk gun, sharp knife, long nail or metal rod on caulk gun, siliconized caulk, damp paper towels, latex gloves

Caulk canisters cost about \$3-\$6 and Caulk guns cost about \$5-\$10. For smaller projects, you may purchase smaller tubes of caulk which do not require the additional purchase of a Caulk gun.

1. Remove any flaking or detached caulk from the area with a sharp knife.
2. Wipe the area clean with a damp paper towel.
3. Purchase caulk for indoor projects.
4. Cut the nozzle of the caulk gun at a slight angle so the opening will be a little narrower than the gap you want to fill.
5. Use a long nail or the metal stick on the caulk gun (most caulk guns have this metal stick) to puncture the tube through the hole in the nozzle.
6. Insert the caulk tube into the gun and pull the trigger until caulk starts to come out. Pull the lever to stop the flow of caulk.
7. Touch the nozzle of the caulk gun to the surface you wish to stick to as you move the gun from one end to the other.
8. To smooth the caulk into the crack and create a finished appearance, wrap a damp paper towel around your finger and gently drag from one end to the other.
9. Allow to dry. *Appropriate dry time will be displayed on the tube of caulk.*

### Type of Caulk & Best Use:

- Water-base latex caulks: easy to apply, clean-up with water, are non-toxic, and are able to be painted over. Best for interiors
- Silicone caulks: tricky to work with, may require solvent to clean-up, cannot be painted over. Stands up to extreme weather, remains flexible. Best for glass, metal, and cold weather
- Synthetic-rubber caulks: can be applied to wet and cold weather, resists mildew, can be painted over with water-based paints. Should not be used indoors.

## Landscaping

### *Grass*

Grass is healthiest at 3-3 1/2 inches tall. It is important to cut your lawn regularly as overgrown grass provides an ideal habitat for pests. A healthy lawn will typically require mowing once a week during warmer months.

If your grass or plants start to wilt/turn brown, water in the mornings, as water evaporates more slowly in cool air.

Scotts.com "My Lawn Care Plan" tool allows you to identify your lawn condition and identify the best fertilizer/weed protection products. *Most Habitat homes are sodded with Centipede grass.*

### *Trees and Shrubs*

Tools: garden hose, pruners

1. Newly planted trees and shrubs (within first year) need regular watering during the warm months. Begin watering when new growth starts to appear on the branches and stop when the leaves have fallen off. Heavy rain can substitute a week's worth of water.
2. Water trees and shrubs weekly for about 10-15 minutes saturating the entire area around the plant's base.,
3. Pull any stakes or support systems after the first year.
4. As trees start growing branches tend to form low on the trunk. You may wish to prune the bottom branches as they will not rise with the growth of the tree.

After the first year trees and shrubs should be watered less frequently. Using mulch around trees, shrubs and plants reduces water evaporation from the soil surface and cuts down on weed growth.

## Landscaping

*Plants that survive Carolina sun...*

### Trees & Shrubs

Lady Banks Rose



Sago Palm



Wax Myrtle



Rosemary



Love Oak,



Windmill Palm



### Flowers

Black-eyed Susan



Mexican Heather



Summer Snapdragon



Daylilies



Tickseed



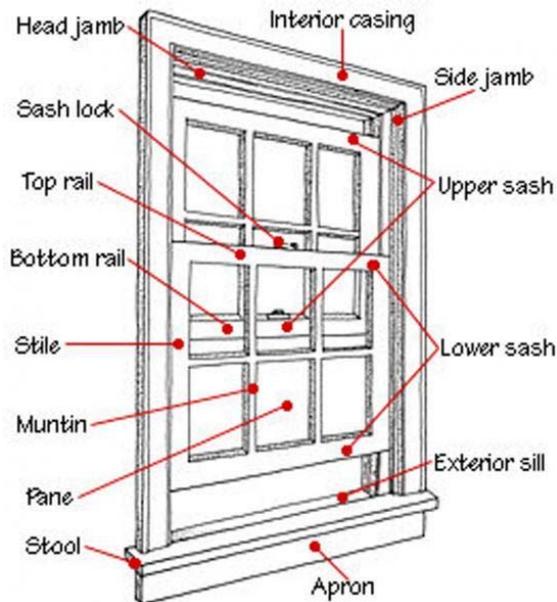
## Windows

*Replacement windows cost between \$150-\$250 per window, depending on size and materials. Most hardware or home improvement store employees will be able to provide a basic explanation of window installation.*

### *Replacing Windows*

Tools: power drill, level, caulk gun, putty knife, tape measure, utility knife, hammer, pliers, minimal expanding foam, fiberglass insulation, window and door caulk, shims.

1. Remove the interior stop, sash and parting stop. Use pliers if necessary to break out.
2. The window insert should be slightly smaller than the window jamb opening to allow for shimming. Make sure everything is square and lined up.
3. Lay a bead of caulk along the inside of the outside stops on the jambs.
4. After the foam dries, cut away excess and install a new interior casing.



## Roof

Your roof will probably remain in excellent condition for at least five years, and may last up to 20 years before it requires replacement.

To ensure longevity of your shingles regularly inspect the area and remove any loose debris, and clean gutters and downspouts.

To remove moss and mold spray a roof moss removal cleaner on affected areas. Follow the specific cleaner's instructions on time, and gently brush away moss and mold with a soft bristled broom or wide brush.

Moss Cleaner can be purchased at most home improvement stores for about \$20-\$25 per bottle.

### *Replacing a Damaged or Missing Shingle*

Removing shingles is easier when the shingle is cool. If the shingle needing removal is warm, you can cool it down with cold water.

Tools: pry bar, replacement shingles, shingle nails, hammer

1. Use a metal pry bar between the shingles to separate them.
2. Remove the nails from the shingle you are replacing as well as the shingle above it.
3. Replace the damaged shingle using the manufacturer's application instructions.
4. Hand seal the new shingle.

Asphalt shingles cost approximately \$80 to \$100 per square, which covers approximately one hundred square feet.





## Vinyl

Vinyl siding never needs to be painted, but it may crack. Keep barbecues away from your home because the heat may melt your vinyl siding.

For vinyl flooring sweep away dirt daily, wipe up spills as quickly as possible, and use protective pads for furniture and appliances to prevent scratching.

## Porch

Your porch is made from pressure-treated lumber, which is impregnated with chemicals that prevent it from rotting. This lumber has a longer life when stained or painted. Every two to three years, clean the wood and re-stain or paint to keep it looking nice.

Deck seals and paints are available at home improvement centers for approximately \$30 per gallon. One gallon is enough to cover 250 square feet of decking.

To apply stain, paint or sealers:

1. Choose a two day period with clear skies and moderate temperatures.
2. Lightly sand the deck using 80 grit paper to remove any blemishes or rough patches.
3. Replace any missing or popped nails and screws.
4. Use a roller to apply the seal, covering three to four boards at a time. Use a small brush to cover railings. For best results apply two coats, allowing stain to dry between coats.

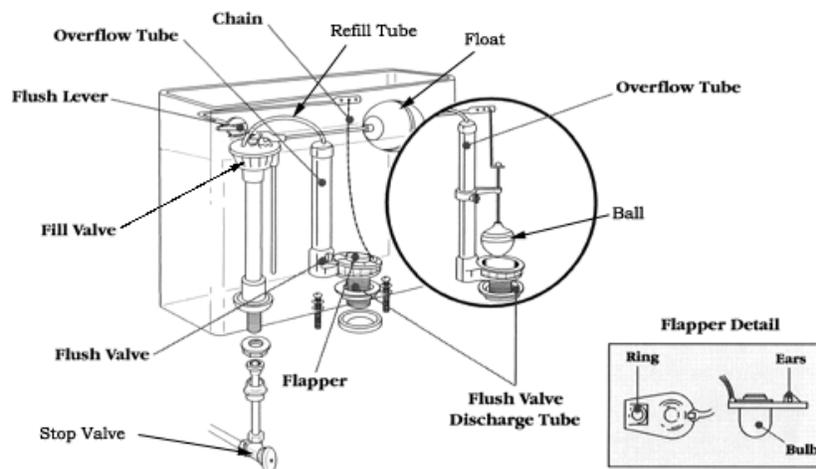
## Running Toilet

*If the following instructions are not helpful or unclear, there are many tutorial videos on YouTube which may be helpful with your repair process.*

Tools: replacement parts

1. If there is a problem with the flapper, the tank behind the toilet will not hold water. The flapper must drop back down after you release the flush lever, and seal to the flush valve seat.
2. If there is a problem with the water level, check the float valve. If the water level stays too low, adjust the float valve higher. If the float valve is too high the water will not stop entering the tank and will continuously go down the overflow tube.

*Remember: never dispose of hair, lint, grease, garbage, feminine products, disposable diapers, or other such items by flushing them in the toilet.*



## Clogged Drains

### *Grease Clogs*

Grease, hair products and soap can all cause drains to become clogged with a residue buildup. Boil water and pour down the drain to melt residue. You may need to repeat this process several times. Adding baking soda and vinegar may also help.

### *Hair Clogs*

Long hair can become tangled around the drain stopper in a bathroom sink.

In a bathroom with a plug type drain stopper, turn the stopper about a quarter turn and lift it out to clean hair off. In a bathroom sink with a plunger type drain stopper, look under the sink and behind the drain pipe for a nut. Loosening it will allow you to remove plunger to remove hair.

Long hair can also become tangled around the drain stopper in a shower. Use a plumber's snake (available at most home improvement and grocery stores), to bore into the clogged drain and pull hair out.

### *Persistent Clogs*

If none of the above has worked you may need to remove the P-trap (pictured on right). Place a bucket under the trap before removing. Loosen the plastic nuts at the topmost part of the P-trap and at the end of the P-trap to remove it. Clean thoroughly then replace.



You may also use chemical drain cleaner, available at most grocery stores for about \$10-\$15. Follow the directions on the cleaner, and be careful to avoid skin contact, as the chemicals may irritate the skin.



## TIPS

### Kitchen

#### *Refrigerator*

For food safety and maximum energy efficiency keep your **refrigerator** set at 36-38°F and keep your **freezer** at 0-5°F.

If your refrigerator has exposed coils on the back or under a grille in the front, vacuum and dust off at least once a year.

#### *Oven/Stove-Top*

Turn your range hood fan on when cooking as it will remove excess moisture and heat from your home.

For increased safety and energy efficiency use pots that match the size of your burner or that cover the edges of your burner.

Use a mild soap or cleaner and sponge to clean the oven/stove-top. Immediately clean acidic food off your range top as it can erode the appliance's finish.

#### *Dishwasher*

Water should be at least 120°F for proper washing and drying. This is the highest recommended setting for your water heater.

Only use detergents manufactured specifically for use in automatic dishwashers. Soaps and detergent products which produce suds may damage the dishwasher.

Run the dishwasher only when it is full to maximize water and energy efficiency. Place dishes in a manner that water can circulate freely and reach every part of the dish.



## **Kitchen (cont.)**

### *Cabinets and Countertops*

Use furniture polish specifically labeled for cabinets and countertops, and a cloth rag to clean your cabinet surfaces. Using water or other chemical products may damage the cabinet finish.

### *Faucets and Sinks*

Use warm water and a mild detergent or liquid household cleaner to clean faucets and sinks. Avoid using scouring pads or abrasive cleaners as these will scratch and dull the finish. You can also use a vinegar and water solution to clean.

## **DEEP CLEAN KITCHEN CHECKLIST**

- Clean front, sides and top of refrigerator
- Wipe down toaster and microwave's interior and exterior
- Wipe down fronts and sides of cabinet doors and baseboards
- Polish cabinet hardware
- Clean pantry door and shelves
- Clean and remove counter items
- Remove stovetop grates and clean in sink
- Wipe down countertops, stovetop, sink and faucet
- Remove furniture and clean floors

## Signs of Water Damage

Check the walls for:

- Dark/unusual stains on walls, ceilings, window frames, and door frames
- Cracks in drywall
- Sections of the wall that are swollen in appearance or soft to the touch

Check the floors for:

- Warping or buckling
- White or dark stains on wood floors
- Damp carpeting
- General smell of dampness/mold

Check the pipes for:

- Corrosion around pipe connections
- Leaks
- Missing or loose caulking around bathroom fixtures
- Missing grout
- Signs of mold
- Wet spots on floor around water heater or rust on tank

Remember to check under sinks and inside cabinets for water stains, warping or discoloration. The presence of a mildew or must smell likely indicates the presence of water damage.



## Signs of Water Damage



**Before**



**After water damage**



## Pipe Water Damage



If you can dry items/affected areas within 48 hours of initial water damage, you may be able to decrease the likelihood of mold growth.

Areas damaged by water should be removed/ripped out, and replaced with new parts. Consider removing a large surrounding area to ensure mold growth does not spread.



## **Bathroom**

### *Shower*

The showerhead may develop hard water build-up. To clean fill a plastic baggie with vinegar and tie it around the showerhead. Leave the bag in place overnight and remove in the morning, wiping off the remaining vinegar.

Always spread open your shower curtain after use to prevent mold and mildew build-up.

### *Toilet*

Pour cleaning solution into the bowl and let sit for 15-20 minutes before scrubbing. Baking soda is useful for deodorizing toilets.

A few times a week use a disinfecting cleaning solution to wipe down the seat and outside of the bowl.

## **Laundry Room**

### *Washer*

For maximum energy efficiency try to only wash full loads, and wash clothes using cold water to increase efficient water use.

Periodically check the gray seal between the door opening and wash basket, and dispenser area for stains and foreign objects. Use a mixture of liquid chlorine bleach and water to clean stains.

### *Dryer*

Clean lint out of the filter between every load of laundry, to improve efficiency and prevent fire.

Use light heat for delicate items and higher heat for heavier items.

## Stain Removal



**RED WINE**

Dab with **club soda**, then cover with **salt** and let it sit overnight



**BEER**

Soak in **cold water**; pre-treat with **stain remover** and wash



**COFFEE AND TEA**

Dab with **white vinegar** before washing



**LIPSTICK**

Scrape off excess color, then pre-treat with **stain remover** and wash



**BLOOD**

Soak in **cold salt water** for two hours; dab with **half-strength ammonia** and water



**FOUNDATION**

Spot-treat with **dish soap** then wash on hot



**SWEAT**

Mix equal parts **lemon juice** + **water**; add **salt** to create a scrub and wash



**CHOCOLATE**

Spritz **stain remover** on to pre-treat, then wash



**SOY SAUCE**

Rinse with **cold water** and dab with **ammonia**; pre-treat with **stain remover** and wash



**MUSTARD**

Scrape off excess mustard and wash on hot



**KETCHUP**

Rinse with **cold water** from the back, then sponge with **white vinegar** and wash



**SALAD DRESSING**

*(Creamy or Vinaigrette)*

Pretreat with **stain remover**; wash on hot

# DOCUMENTATION

## Mortgages

You must mail your monthly payments to Security Federal Bank until your payment coupon book/statements arrive in the mail, at which time you may set up online payments, mail your payments or go to Security Federal in person. Mail (including your loan number on your check) to any of the following addresses:

Security Federal Bank	Assembly St Office	Sunset Blvd Office
P.O. Box 810	1900 Assembly St	1185 Sunset Blvd
Aiken, SC 29802	Columbia, SC 29201	W. Cola, SC 29169

A note is your promise to repay the money you are borrowing. The mortgage is the actual security instrument that is recorded at the courthouse to show that the house you now own has a mortgage on it.

**1st note and mortgage:** money you repay every month for 25 years

**2nd note and mortgage:** does not need to be repaid as long as you occupy the home as your primary residence and do not go into default. This will reduce 1/20th every year and after 20 years will be completely satisfied.

**3rd note and mortgage (optional):** just like the 2nd mortgage, will also be completely satisfied after 20 years. Some homes have both a 2nd and a 3rd mortgage.

## Escrow

Escrow is money held by a third-party on behalf of transacting parties. Generally, your mortgage company will establish an escrow account to pay property tax and insurance during the term of your mortgage.

Escrow is taken from your monthly mortgage payment, as part goes to your principal, and the other part goes into your escrow account for the payment of property taxes and insurance premiums (i.e. homeowners insurance, mortgage insurance, flood insurance).



## **Financial Counseling**

Should you come into financial hardship, seek out financial counseling services to help get you back on your feet.

Security Federal Bank offers a free financial counseling program. The program is confidential and allows you to work one-on-one with a HUD certified counselor to restore financial self-sufficiency.

The program teaches you how to: establish a bank account, balance a check book, prepare a monthly budget, and protect your credit.

The program is designed to help people:

- Overcome credit obstacles
- Reduce debt
- Establish good savings habits
- Improve credit rating
- Identify and prioritize short and long term goals
- Develop a strategy to attain those goals
- Establish a relationship with a lender and understand their expectations
- Understand the different types of credit
- Qualify for loans
- Become good stewards of your resources
- Successfully participate in wealth-building.

Contact Security Federal Bank at  
Local: 803-641-3000  
Toll Free: 866-851-3000  
Securityfederalbank.com

1185 Sunset Boulevard  
PO Box 6066  
West Columbia, SC 29171



## Homeowner's Insurance

Homeowner's insurance is required by mortgage companies. You may select whichever homeowner's insurance you think provides the best coverage for the best cost.

The insurance package will cover two areas: property and personal liability. Property coverage includes structures and possessions that are damaged by disaster or stolen. Personal liability coverage may include medical payments to others for injuries caused by you, your family or your property.

You should review your own homeowner's insurance policy for coverage benefits; however, most policies include coverage for:

- \* Fire or lightning
- \* Windstorm or hail
- \* Explosions
- \* Riot or civil commotion
- \* Aircraft/Vehicles
- \* Smoke
- \* Theft/Vandalism
- \* Falling objects
- \* Weight of ice, snow or sleet

Note that most standard policies do not cover flood or earthquake damage. If you reside in a high flood or earthquake area, check with your insurance company about coverage.

Consider making a list of all valuable items including photos of items and recording of serial numbers, in case of theft or damage.

Check with you insurance provider to identify ways to lower premium costs. Possible premium lowering items include: installing deadbolt locks, fire extinguishers, smoke alarms, burglar alarms and fire alarms.

*Disclaimer: While you are a homeowner your insurance policy is paid via Habitat for Humanity. If you have a question or your policy has been cancelled, please call 803-252-3570 ext. 2108.*



# ReStore

The ReStore is a nonprofit home improvement store and donation center that sells new and gently used furniture, appliances, home accessories, building materials and more. Proceeds are used to build homes, community, and hope locally and around the world.

All Habitat Homeowners get  
**10% off at the ReStore!**

2814 Augusta Road  
West Columbia, SC 29170  
803-936-0088

Hours: Tues-Sat 9:00 am to 5:00 pm