New Hampshire Housing
Bringing You Home

Homeownership Tips

A Resource Guide For New Homeowners

Welcome to Homeownership!

Homeownership will bring new experiences and change your life, as well as new responsibilities and expectations. As you fill the gaps and drown of owning your home, remember that maintaining your property is key to the future of your home. Make sure your family and friends are prepared to protect your investment and the future of the home.

Home Maintenance Tips

As a new homeowner, the first thing you want to do is to clear out walls and restrain the bathroom. Right? Well! You should make your first step to learn how to handle the home maintenance, and you have some nice changes! Get the best home ideas now. What should you do?

Take Your Time: It may be easy to purchase any major innovations for all year long. This will give you a lot of easy to access a variety of home maintenance tips. You can grow in a cost-efficient manner from household to household.

Be Adaptable: This is your new home, you need to adapt it with your new favorite things. You can start something new. Do not be afraid to experiment with the new things and ideas. It will be a new world for you, and you need to understand the difference.

Be Prepared: It is a certain thing or kind of people who may be able to own many things from how many people. Check out the local furniture stores, cistern systems, and small local on home maintenance.

Start collecting the basic tools you will need to get projects done:

- Flathead screwdriver
- Hammer
- Tape measure
- Adjustable pliers
- Phillips head screwdriver
- Hard hat
- Level
- Flashlight

Maintenance Tips:

- Take care of the biggest maintenance projects before the biggest season. You can make changes in the future! The more you care about a house, the more you can make changes in the future for your family. You can make changes in the future for your family.
- Be aware of the new maintenance costs. Get help from your local contractor for different projects. Before you make a decision on what to use. Check the contractor’s references by asking questions such as:
  - Did the contractor do a good job?
  - Did the work start on time when they said it would?
  - Did the contractor complete the work as promised, on time, and within budget?

Emergency Repairs: Some lenders provide emergency loans to help finance unforeseen repairs. Check with your lender to see if you are eligible for any special programs or incentives. If your repairs are not covered by your lender, you may want to consider a personal loan to cover the costs. Please contact New Hampshire Housing for any additional information.

New Hampshire Housing is a public benefit, not a business. Contact New Hampshire Housing at 1-800-996-3000 for information.

Housing Counseling Agencies

There are a number of qualified housing agencies located throughout New Hampshire that provide free counseling and housing assistance to homeowners who need to find out about their housing options. Home maintenance and financial assistance or prevention can cost one of the following properties for information and make suggestions:

- Habitat for Humanity
- Housing Assistance Corporation
- Council on Aging
- NeighborWorks
- Habitat for Humanity
- HUD
- New Hampshire Housing Authority
- United Way
- Youth Services

Home Maintenance Checklist

One way to start is by checking housing home maintenance check is a great home maintenance. This checklist includes a list of things that you should be aware of.

Semi-annually:

- Monitor proper drainage away from house
- Check for rodent, rattlesnake, and termite entry
- Check under skids, columns, and supports for rot
- Check smoke detectors and install new batteries
- Keep outside patio clean, oil, and repair services
- Cut shrubbery at least 3 feet from house
- Clean gutters and remove debris from roof
- Check windows and doors, close and lubricate
- Check water and air filtration systems

Annually:

- Check basement for water or danger
- Inspect your major tanks, have your tank pumped every two years
- Check smoke detector system by clicking the test button
- Evaluate the condition of your roof
- Test smoke detectors
- Check chimneys and cleaned and inspected
- Check water and air filtration systems

About Your New Hampshire Housing Mortgage

If your mortgage is with New Hampshire Housing, there are some answers to some of the most frequently asked questions:

- Can I get a mortgage with a New Hampshire Housing mortgage payment?
  - Send it to New Hampshire Housing, PO Box 505, Concord, NH 03302-0505
- Can I receive a property (bankruptcy) as an inheritance?
  - Yes! New Hampshire Housing escrow account, which is set with $100,000.

If you have any questions or problems making your mortgage payments, you should contact our customer service department at 1-888-781-0664.