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Your First Year of Homeownership

A Smart and Simple Guide for New Homeowners



YOUR FIRST YEAR IN YOUR NEW HOME

WE'VE BROKEN IT DOWN INTO SMART AND SIMPLE 3-MONTH CHUNKS.

Talk to anyone who's ever owned a home, and they'll give you their personal list of first-year shoulda's, woulda's, coulda's, and if-I'd-only-knowns. There's simply no way of knowing all the tips, tricks, and need-to-know information when it comes to something as intimidating as the first year in your new home.

Or is there?

This smart and simple guide from your friends at 4Front Credit Union is designed to give you the basics of what you can expect from your first year in your new home, including what tasks to prioritize, when to tackle them, and who to ask for help. Homeownership can be a joy when you know how to address issues before they become challenges.

 ***Read on to learn more about how to nail your first year of homeownership!***

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MONTHS 1–3

GO AHEAD AND SWEAT THE SMALL STUFF



The first three months in your new home are the start of a whole new relationship. And like all new relationships, you'll encounter a range of emotional ups and downs with your new significant other. That's why it's a great idea to take on some smaller projects first that help add your personality into your new place:

A new coat of interior paint that's perfectly "you"; Updated window treatments and curtains that disperse and shade the light just the way you want it; Tweaks to your landscaping that tell the world (or just the neighborhood) that there's a new owner on the block with a great eye for azalea arranging and peony placement.

Sweating the small stuff first will give you the confidence you'll need for months 4 through 6...

- Interior painting
- Update window treatments
- Small landscape projects
- Window caulking and screen repair
- Safety and security items like:
 - Smoke detectors
 - Carbon monoxide alarms
 - Mount fire extinguishers

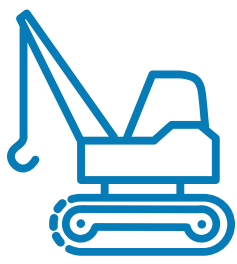
Pro Tip:

When the temps begin to drop, always unhook your outdoor hoses from their spigots. If it dips below freezing overnight, you'll wind up with a cracked pipe, and an unwanted plumbing bill.



MONTHS 4-6

PARTNER UP AND TACKLE THE BIGGER STUFF



After three or so months in your new place, you and your home have become pretty familiar with each other. (You no longer even notice the weird click the furnace makes when it kicks on at night.) That means you've had ample opportunity to make a list of some of the bigger projects that need your attention. It's time to go from "do it yourself" to "hire it done."

Projects like roofing repairs, furnace fixes, and pest prevention usually require the services of a professional if you want the job done right. Also, now's a perfect opportunity to get to know your new neighbors and see if they have professional recommendations to offer.

Finding the right pro for big jobs and once-a-year services like lawn sprinkler opening and winterizing can make your homeownership journey less stressful for years to come.

- Roofing repairs or replacement
- Furnace and air-conditioners professionally checked
- Home security system installed
- Pest control expert to get rid of unwanted critters
- Lawn sprinkling systems opening, repair, and winterization

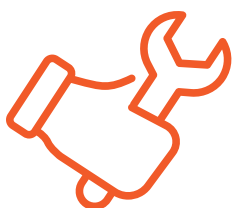
Pro Tip:

If you have an external air conditioning unit, brush off any accumulated debris like dandelion fuzz or cobwebs. It'll run more efficiently and help lower your cooling bills.



MONTHS 7–9

BE A HIGH-MAINTENANCE HOMEOWNER



Okay, you've made some aesthetic changes yourself. Check. You've worked with professionals on some larger projects. Check. Now it's time to, well, check. As in, check on maintenance items that need to be addressed on a regular basis. Here are a few of the biggies:

Changing your furnace filters every three months can lengthen the life of your furnace. Removing leaves and other debris from your gutters and downspouts twice a year help prevent foundation problems and roof issues. If you have a sump pump in your basement, checking it frequently can prevent costly – and messy – flooding.

Pick a day of the week (Saturday is a good choice) to make the rounds of your home and give it a thorough checkup. A little effort now may avoid a lot of work in the future.

- Replace furnace filters every 3 months
- Keep snow and ice off driveways and sidewalks
- Salt driveways and sidewalks to keep them safe in winter
- Clean out your gutters and downspouts regularly
- Check your sump pump frequently to avoid basement flooding

Pro Tip:

Want to save money and be green at the same time? Try washing your windows with good, old-fashioned white vinegar. It makes windows sparkle just like branded chemical-laden cleaners. Hey, if it was good enough for your great-grandma, it's good enough for you!



MONTHS 10–12

YEAR ONE IS IN THE BOOKS – TIME TO PLAN FOR YEAR TWO



It's crazy how fast a year can race by! It's already 12 months since your closing and you've accomplished so much. Well, the good news is that the joys and challenges of homeownership never end. Year two is just around the corner, so it's time to do a little planning and record-keeping so your future projects will be just as smooth as this year's.

Be sure to keep a file of your estimates, communications, and receipts for future reference. Maintain a running list of professionals and contractors who were great, just good, and downright NEVER AGAIN. With all of this information, you'll be the seasoned neighbor new residents turn to for invaluable home information.

Finally, think about putting a little money aside on a regular basis for upcoming home projects. Dedicating funds and paying with a check or even cash (yes, contractors still accept cash) may be smarter than racking up credit card debt for improvements.

- Keep files on completed projects for future reference
- Maintain a list of great, good, and not-so-good contractors
- Prepare and plan for the projects you want to tackle next year
- Add money to a home improvement fund to pay for upcoming projects

Pro Tip:

Improving your home can be smart and simple. Taking on new projects and learning new skills every year will increase the value, livability, and enjoyment of your special space.

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