

Buying & Maintaining Your Home



KNOW WHAT IT TAKES TO BUY A HOME

PMI, credit scores, closing costs, Fannie Mae® and Freddie Mac®, pre-approval, contingencies...buying a home is full of jargon. And if you're buying your first home, it can seem even more confusing. Get a primer on your first purchase so you can go into the process informed and ready to buy. Visit: neamb.com/buy-home



6 Steps to Hassle-Free Home Improvements

Buying a home is only the first step. After that comes repairs, remodeling and ongoing maintenance. While some people are adept at taking on all of these jobs, many choose to hire professionals for some, if not all, of these tasks. Get expert tips to help you get your money's worth when hiring building pros at:

neamb.com/hassle-free



Use This Checklist to Plan for Refinancing

Homeownership comes with many decisions, including if and when you should refinance. You can lengthen the term of your loan, thereby lowering your monthly payments, or you can shorten the term and build your equity faster. Before you jump into a decision, take a look at this checklist to see if refinancing is right for you at:

neamb.com/refinance-checklist

Text HOME to 73915 to download a copy of this page to your phone.

DID YOU KNOW:

It's recommended that you interview at least 3 contractors for any home improvement project.¹

Make Sure You Have the Right Homeowners Insurance Coverage

Protecting your home involves more than maintenance and repairs. Making sure you have the right homeowners insurance — and not just the cheapest — is critical to protecting against a loss. Be sure that your coverage not only includes your dwelling and other buildings, but personal property, liability, medical, flood, earthquake and more. For the complete list, go to: neamb.com/home-coverage



Other Helpful Topics:

First-Time Homebuyer Mistakes: neamb.com/home-mistakes

5 Ways to Reduce Cooling Costs This Summer: neamb.com/cool-costs

nea Member Benefits

¹ "6 Steps to Hassle-Free Home Improvements," <https://www.neamb.com/personal-finance/6-steps-to-hasslefree-home-improvements>, accessed on 5/9/2019