

Down Payment Assistance Program



Educational Material for First Time Home Buyers

Congratulations on your decision of buying your first home. To ensure your success as a first-time home owner, here are a few instructional materials and online resources. The review of this material is mandatory in order to receive your down payment assistance loan, as per the program guidelines.

If you have not already done so, start by reading the [Homebuying Step by Step guide published by CMHC](#). This guide provides general information about the home buying process and can be useful for making informed and responsible decisions. In addition, the resources highlighted below may be especially helpful to you.

As you move forward in your journey of homeownership, it will be advisable that you continue to educating yourself.

Please call your local caseworker to confirm that you have received and reviewed this educational material.

Educational Videos:

Top 10 Home Maintenance Tips for New Homebuyers:

<https://www.youtube.com/watch?v=5EQ4VXQstfo>

Home Maintenance Checklist:

<https://www.youtube.com/watch?v=MyN2KfuFZN0>

Managing Debt:

https://www.youtube.com/watch?v=HMR_ZcvJrL4

CMHC's "Buying a Home" series:

<https://www.youtube.com/playlist?list=PL-SR-JA3N0KBU1fdhYSAcPAsToOPwi5gZ>

Home Maintenance Checklist



Spring Maintenance

Spring cleaning tips, and advice to get your home's systems in good working order for the upcoming warmer months.

1. Change/clean HVAC air filters.
2. Inspect windows and doors to make sure they function properly. Replace if necessary.
3. Check putty around windowpanes and weather stripping around windows and doors. Fix as needed.
4. Check window and door screens. Replace or repair as needed.
5. Check locks, latches, and hinges on your doors and windows. Replace or repair as needed.
6. Trim back trees and shrubs as needed to eliminate overhanging branches and to improve curb appeal.
7. Pressure wash your home's exterior, and apply touch-up paint as required to address paint failure.
8. Remove leaves, small branches, and debris from gutters, downspouts, and down-spout extensions so that water properly drains away from your home.
9. Look for sagging or otherwise damaged gutter components. Repair if necessary.
10. Inspect your basement or crawlspace for dampness.
11. Turn on water to outdoor faucets, turn on irrigation system, and check sprinkler heads. Make needed repairs.
12. Clean the screens on roof vents and louvers.
13. Examine caulking around sinks, tubs, and showers. Reapply if necessary.
14. Remove early signs of bird nests and stinging insect nests from eaves, ledges, etc.
15. Check foundation walls and wooden areas at or near ground level for signs of termites and other wood-boring insects.



Summer Maintenance

Tips and advice to keep your home's systems—especially your air conditioning—in good working order during hot Summer months.

1. Change/clean HVAC air filters.
2. If applicable, have your septic tank system inspected to assure that it is in good working order.
3. Have lateral sewer lines inspected and cleared.
4. Inspect driveways, sidewalks, patios, bricks, and other concrete or stone surfaces for cracks. Repair as needed.
5. Remove hair from drains in tubs, sinks, and showers using drain cleaner that is appropriate for your system.
6. Inspect decks, steps, and wooden structures for wood rot and other damage. Make repairs as soon as possible to minimize further complications.
7. Weatherproof all wooden surfaces if it has been two years or more since you last did so.
8. Check eaves around your home's roof, chimneys, caps, etc. Remove flying insect nests. Fix any damaged areas.
9. Test ground-fault circuit interrupters around your home. Examine electrical cords for wear.
10. Inspect washer hoses and dryer vent system.

Home Maintenance Checklist



Fall Maintenance

Tips and advice to winterize your home's systems and make sure they are in good working order during the upcoming Winter months.

1. Have your heating system professionally inspected?
2. Change/clean HVAC air filters. Use a vacuum with a brush attachment to clean out forced air registers and ductwork in your house.
3. Check the weather stripping around your exterior doors and windows. Repair gaps or other damaged areas.
4. Inspect the caulking around the exterior doors and windows. Reapply if necessary to minimize drafts and keep insects out.
5. Clean your chimney and fireplace to minimize chances for fire-related problems during Winter.
6. Inspect your roof for damaged shingles, flashing, skylights, dormers, etc. Repair as needed.
7. Inspect attic and basement for signs of birds, squirrels, bats, and unwanted guests. Seal entrance holes.
8. Drain water from outdoor faucets, garden hoses, and underground sprinkler systems to minimize freeze damage.
9. Insulate pipes outside the home and in unheated basements and garages.



Winter Maintenance

Tips and advice to keep your home's systems in good working order during Winter months.

1. Test your smoke alarms and carbon monoxide detectors. Replace batteries and any damaged equipment.
2. Take fire extinguishers to a certified inspector to make sure they function properly.
3. Change/clean HVAC air filters.
4. Check faucets in your kitchen, bathrooms, basements, etc., for leaks and other problems. Clean the lint out of your clothes dryer vent.
5. Check refrigerator and freezer gaskets. Place a dollar bill on the seal then close the door; if the bill easily moves, the seal is not working properly.
6. Use a vacuum with a brush attachment to clean coils on the back of your refrigerator and freezer.
7. Flush water heaters to remove sediment and improve efficiency.
8. Dye test toilets and repair identified leaks.