

The Métis Nation—Saskatchewan

FIRST-TIME HOME BUYERS' PROGRAM (FTHB) HOME BUYING AND MAINTENANCE CHECKLIST

FIRST-TIME HOME BUYERS

The following checklists were created by Canada Mortgage and Housing Corporation (CMHC)* and adapted by Métis Nation Saskatchewan to walk you through each step in buying a home. Just fill in each worksheet as you go along.

First-Time Home Buyers

Step 1:	Decide what kind of home you want
<input type="radio"/>	Choose the neighborhood(s) you want to live
<input type="radio"/>	Consider which features are important to you (size, number of bedrooms/bathrooms, type of house, etc.)
Step 2:	Calculate how much you can afford
<input type="radio"/>	Calculate how much money you have saved for a down payment
<input type="radio"/>	Calculate how much your closing costs will be (ask your realtor or lender for advice)
<input type="radio"/>	Calculate how large a mortgage payment you can afford each month
<input type="radio"/>	Calculate the other monthly costs you will be responsible for as a homeowner (maintenance and repairs, property insurance, taxes, etc.)
Step 3:	Get the help and advice you need
<input type="radio"/>	If you are a First-Time Home Buyer apply to the First-Time Home Buyers Program
<input type="radio"/>	Get pre-approved for a mortgage so you know how much home you can afford
<input type="radio"/>	Find a Realtor to help you find a home
<input type="radio"/>	Hire a lawyer to look after your legal interests and review any contracts
<input type="radio"/>	Make arrangements to get property insurance after you purchase your home

Home Purchase Cost Estimate

The purchase price is the biggest expense in buying a home. But there are many other costs you must be prepared to pay. Fill in this worksheet to calculate how much your home will really cost.

Cost of the Home	
Purchase price	\$
Up-Front Costs	
Deposit (to be paid when you sign the Offer to Purchase)	\$
Down payment	\$
Estoppel certificate fee (for condominium/strata unit)	\$
Home inspection fee	\$
Legal fees and disbursements	\$
Mortgage loan insurance premium (can be included in your mortgage)	\$
Adjustment for prepaid property taxes and/or utility bills	\$
Property insurance	\$
Title insurance	\$
Other up-front costs	\$
Total up-front costs	\$

Monthly Homeowner Budget

Owning a home can come with many unexpected costs. Use the following worksheet to calculate how much money you spend each month, so you can make sure you are living within your family's budget.

Housing Expenses	Avg Monthly Cost
Mortgage payment (principal and interest)	\$
Electricity	\$
Heating	\$
Water	\$
Maintenance and repairs	\$
Property insurance	\$
Property taxes	\$
Internet/Television	\$
Monthly Saving for Capital Replacements	\$
Total	\$



Maintenance Calendar

Your home is probably the biggest investment you will ever make. This checklist can help you protect your investment with a few simple home maintenance and repairs you can carry out each month, to avoid more costly problems later.

SEASONAL MAINTENANCE CALENDAR	
Month	Maintenance Tasks or Repairs
January/February	<ul style="list-style-type: none"> ○ Clean or replace furnace filter ○ Check heat recovery ventilator (HRV) and wash or replace filter ○ Make sure all air intakes, exhausts and meters are clear of snow ○ Clean humidifier ○ Check and fill basement floor drain
March/April	<ul style="list-style-type: none"> ○ Clean or replace furnace filter ○ Check/clean HRV; wash or replace filter ○ Clean humidifier and turn it off ○ Check sump pump ○ Check gutters and downspouts and clean if needed ○ Inspect air conditioner and service it if needed ○ Inspect basement or crawl space for signs of leaks or water ○ Make sure the ground in your yard slopes away from foundation wall
May/June	<ul style="list-style-type: none"> ○ Open hose connection outside ○ Clean windows, screens and hardware; and install screens ○ Check that all air intakes and exhausts are clear of debris ○ Clean oven range hood filter ○ Turn off your HRV if you keep your windows open in the summer (leave it running if you mostly keep your windows closed) ○ Start spring landscaping in your yard
July/August	<ul style="list-style-type: none"> ○ Use dehumidifier if your basement is damp ○ Clean filter in the air handling unit if you have central air conditioning ○ Check exterior finishes and wood for deterioration ○ Check caulking and weather-stripping around windows and the door to your garage ○ Have your furnace or heating system serviced



SEASONAL MAINTENANCE CALENDAR

Month	Maintenance Tasks or Repairs
September/October	<ul style="list-style-type: none"> ○ Check and clean fireplace and chimney if needed ○ Clean oven range hood filter ○ Clean leaves out of all eavestroughs ○ Check roof for signs of wear or damage ○ Close outside hose connection ○ Close windows, skylights ○ Clean and reactivate the HRV if it was turned off ○ Prepare your outdoor plants and trees for winter
November/December	<ul style="list-style-type: none"> ○ Check and clean furnace; and clean or replace furnace filter ○ Check/clean HRV; and wash or replace the filter ○ Clean humidifier and turn it on (if needed) ○ Check exhaust fans ○ Make sure high efficiency furnace intake/exhaust are clear of ice and snow
Every year	<ul style="list-style-type: none"> ○ Dust or vacuum electric baseboards ○ Vacuum ducts behind warm air and return air grilles ○ Test plumbing shut-off valves to make sure they are working ○ Test pressure relief valve on the hot water tank; and drain water from the tank ○ Check all smoke alarms, fire escape routes, fire extinguishers, and window and door locks ○ Check and oil door hinges if needed ○ Lubricate garage door motor, chain, etc. ○ Check attic for signs of moisture in summer or fall ○ Check septic system and clean it if needed (usually about once every three years)
Every 2-5 years	<ul style="list-style-type: none"> ○ Check and repair any cracks in your driveway ○ Check and repair the chimney cap and the caulking between the cap and chimney ○ Refinish wood surfaces, including window frames and doors

