

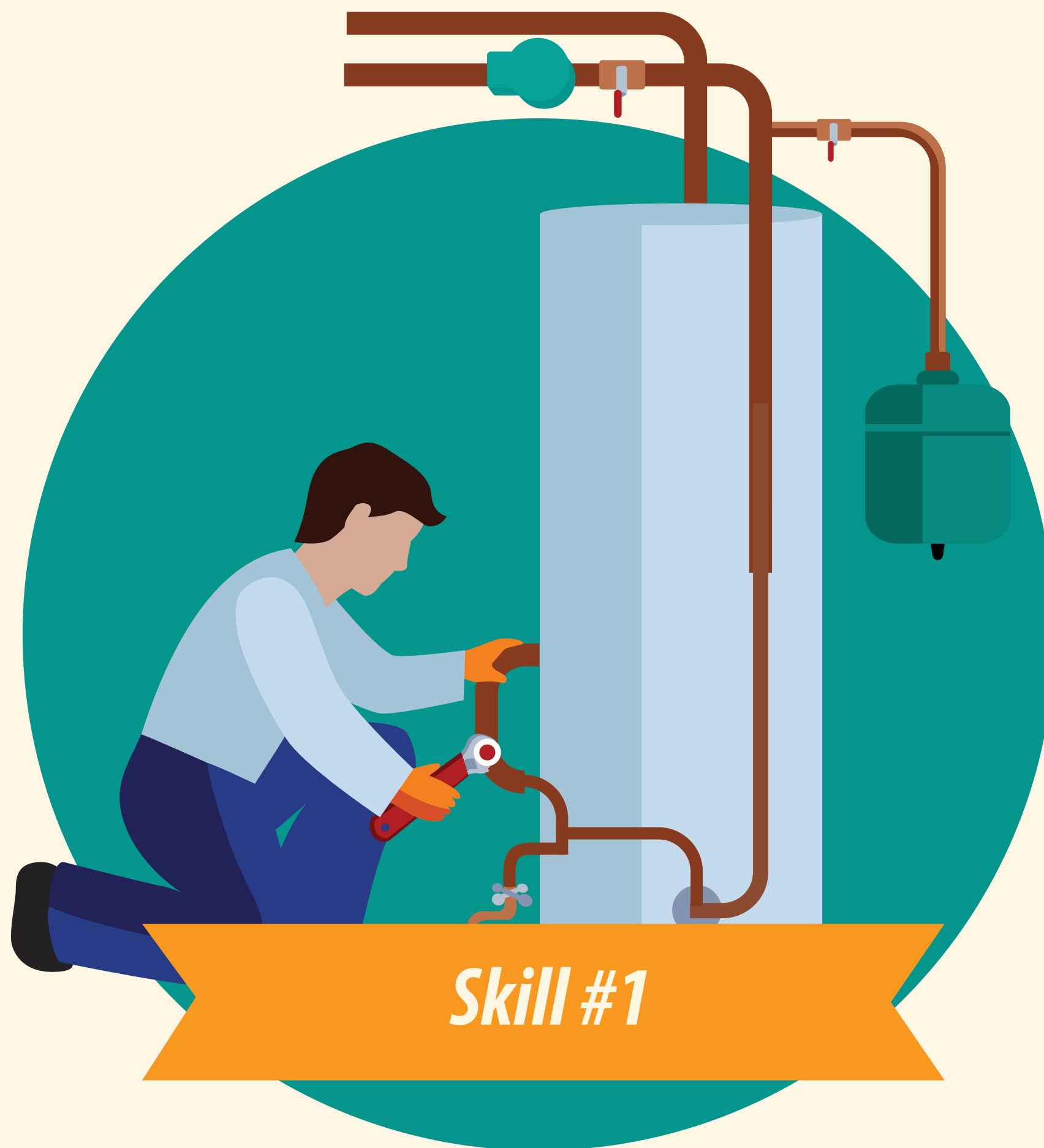
An illustration featuring a central teal number '7'. Surrounding the number are ten hands of various skin tones, each holding a different tool: a yellow square, a screwdriver, a level, a utility knife, a paint roller, a hand saw, a hammer, a nail gun, a brush, and a power drill.

7

# SKILLS NEW HOMEOWNERS SHOULD KNOW

NORTH CAROLINA  
HOUSING  
FINANCE  
AGENCY

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## SHUTTING OFF YOUR WATER AND YOUR GAS

Wouldn't you know it, it's 3:30 a.m. and you have a burst pipe or you smell gas in your home. Rather than panic and wait around for a professional plumber or the gas company to make it to your house you should know exactly how to shut off your water and gas. Before you move in, ask your home inspector to show you where your water and gas shutoff valves are in your home, so you can do it yourself in a pinch!



## UNDERSTANDING YOUR CIRCUIT BREAKERS

Chances are within your first few weeks of owning a home, you will trip a circuit in your home. As a new homeowner, it is important to know where your breaker box is, and how to flip the switches so that you can turn the power back on. In most homes, all you need to do is unplug a few things from the room that lost power and go to the breaker box to find the switch that is currently in the off position. Then, just flip it to on, and you are good to go! During your home inspection, ask your inspector to show you where the breaker box is, so you know exactly where to go.



## HOW TO CHANGE YOUR AIR FILTERS

A few months after moving in, are you noticing that your home is a bit more dusty than normal? Is your air starting to smell a little stale, or your air flow from your air conditioning and heater not what it used to be? The solution to your problems might be to simply change out your air filters. Although your landlord likely handled this for you while you were renting, homeowners are the ones responsible for regularly changing the air filters in their home. You can get new filters at your local hardware store. Just determine the size you need (the size will be on the old filters) and change them out every few months to maintain optimal air quality.



## HOW TO FIND A WALL STUD

Not all parts of a home's walls are created equal. Whether you are hanging that new pot rack in the kitchen or mounting that widescreen TV in the living room, attaching them to studs in the walls instead of just the drywall is the key to ensuring that your items don't come clattering to the ground in the middle of the night! Finding studs is easy by hand, simply knock on your walls until you hear a deeper, less hollow sound. Or, to make it even easier, simply invest a few bucks in a stud finder at your local hardware store.



## HOW TO REPAIR DRYWALL

Let's face it, between moving in to your new house and the daily wear and tear you put it through, sometime within the first year of home ownership you're going to get a few dings and dents in your walls. Luckily, drywall repair is a cinch if you have the proper tools. All you need to do is clean the ding with a blade knife, use painter's putty to fill the hole, spackle, sand, and patch!



*Skill #6*

## HOW TO TOUCH UP PAINT

Whether you want to overhaul your entire home's paint scheme or just touch up a few places on your walls, knowing how to paint is a basic skill that every homeowner should have. Keep the colors in your home on file so you can get touch up paint as needed—and remember that paint colors change each year, so it is always a good idea to have a little extra paint on hand after you change paint colors in your house. When painting, be sure to use the right tools for the job and make sure you have everything you need (paint, rollers, brushes, painters tape, etc.) before you start working.

If you have questions, simply ask the folks at your local paint store—they're the experts after all.



## HOW TO GET INFORMED ON THE HOME BUYING PROCESS

One of the most important skills potential homeowners need is necessary before they even make an offer. Finding the best mortgage requires a little time and effort, but the NC Housing Finance Agency can help you get educated on what you need to know to get a home mortgage that you can afford. Learn more about the NC Home Advantage Mortgage™ with down payment assistance and the other ways that the NC Housing Finance Agency can help make home ownership happen for you at [www.nchfa.com/home-buyers](http://www.nchfa.com/home-buyers).





# NC Home Advantage

## MORTGAGE™

## THINKING ABOUT BUYING A HOME? WE CAN HELP.

At the North Carolina Housing Finance Agency, we have assisted thousands of North Carolinians in purchasing homes. We offer an array of financing options to make buying a new home affordable. Our products include the NC Home Advantage Mortgage™, which offers down payment assistance up to 5% of the loan amount. And if you are a first-time home buyer or a military veteran, you may be able to boost your savings with a Mortgage Credit Certificate that can save you up to \$2,000 on your income taxes every year!

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