

屋主的實益和責任

Homeowner Benefits and Responsibilities



About Freddie Mac

Freddie Mac is a stockholder-owned corporation chartered by Congress in 1970 to create a continuous flow of funds to mortgage lenders in support of homeownership and rental housing. Freddie Mac purchases mortgages from lenders and packages them into securities that are sold to investors. Since its creation, Freddie Mac has helped finance one in six American homes.

About CreditSmart® Asian

CreditSmart Asian is a multilingual series to guide Asian American consumers on how to build and maintain better credit, understand the steps to buying a home and how to protect their investment.

Special Thanks

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We make home possible®

CreditSmart® Asian

CreditSmart® Asian: Homeowner Benefits and Responsibilities

Welcome,

As a new homeowner, you've made an important investment in your future. You have a place that you and your family can call your very own. Being a homeowner brings tremendous satisfaction, but it also comes with great responsibilities.

As you embark on this exciting period in your life, Freddie Mac is pleased to provide you with this information to help you maintain your home, protect and increase its value, and ensure your success as a homeowner.

This guidebook, *Homeowner Benefits and Responsibilities*, provides information about how to take care of your home and protect your investment. It explains the financial obligations of homeownership, as well as the importance of homeownership, including recordkeeping, maintenance, and emergency preparedness.

If you have not yet purchased a home or if you need information about how to establish or improve your credit history, please read our companion guidebooks, *The Importance of Good Credit* and *Steps to Homeownership*. Together, these books provide a road map to answer the questions you may have as you pursue your dream of homeownership.

From all of us at Freddie Mac, we wish you great success. With proper planning, time, and hard work, we are confident you will enjoy all the benefits of homeownership.

**These books provide
a road map to answer
the questions you
may have as you
pursue your dream
of homeownership.**



CreditSmart® Asian: 屋主的實益和責任

歡迎各位：

作為新屋主，您為未來做了一項很重要的投資。您和家人有了屬於自己的居所。擁有自己的房產為您帶來很大的滿足，同時也伴隨著不小的責任。

在您步入這個令人興奮的人生階段時，Freddie Mac很樂意為您提供資訊，幫助您保養房屋，保護和提升其價值，並確保您成為一位成功的屋主。

這本「屋主的實益和責任」指南，為您提供的資訊包括如何保養房屋、保護您的投資，並為您解釋屋主所需承擔的財務責任。同時，您也會從中獲得屋主需要知道的很多其它重要知識，比如，如何保存有關房屋的各種文件，如何維護房屋，以及如何未雨綢繆，以應對突發狀況等。

如果您還沒有買屋，或者需要了解如何建立和改善信用，您可以參閱本套指南中的另外兩份手冊「購屋的步驟」和「保持良好信用的重要性」。這些手冊綜合在一起就是一份完整的指南，為您解答在實現購屋夢過程中可能遇到的種種問題。

Freddie Mac衷心祝您心想事成。我們相信，祇要經過適當的規劃及必要的努力，並掌握合適的時機，您一定能夠實現您的屋主之夢。



這些手冊是一份完整的指南，為您解答在實現購屋夢過程中可能遇到的種種問題。



Understanding the Responsibilities of Homeownership



Being a homeowner carries responsibilities in many of the same ways that being a parent demands responsibilities.

Congratulations! Now that you have purchased a home, you have achieved an important lifetime milestone. Being a homeowner offers many benefits, including:

- Shelter
- Security for your family
- A source of pride for you and your family
- A safe investment that will most likely grow over time (“building equity”)
- The ability to make your own improvements and decorating choices
- The freedom to plant a garden and landscape your yard
- Tax benefits

However, being a homeowner is very different from being a renter. Being a homeowner carries responsibilities in many of the same ways that being a parent demands responsibilities.

Home Repairs and Maintenance

There’s no longer a landlord to fix things if they stop working. Repairs are your responsibility. If a light bulb goes out, the toilet is broken, or the roof is leaking, you must take care of it yourself or pay someone to do the work.

New and Unexpected Expenses

New homeowners must pay many new expenses. These expenses include your monthly mortgage payment; property taxes and house insurance, which may be included in your mortgage payment as part of an “escrow account”; and the costs of any home repairs and improvements, such as replacing a broken water heater or installing new window blinds. Owning a home can be an expensive proposition with many hidden or unexpected costs. Plus, if you are late or delinquent in making these payments (especially your mortgage payment), you could hurt your credit history or even lose your home — making it much more difficult and expensive to buy another home or get a loan for any purpose in the future. Making your mortgage payment on time every month should be your first priority.

了解屋主的責任

恭喜您！現在您買了房子，這是您人生旅途上的一個重要的里程碑。作為一個屋主，您享有很多實益，包括：

- 一個可以居住的地方
- 家人有了安全感
- 您和家人可以為此驕傲
- 一份很可能增值、沒有風險的投資（累積資產淨值）
- 可以按自己的喜好進行整修和裝飾
- 可以隨意養花種草、美化庭園
- 可以省稅

但是，當屋主與當房客是有很大不同的。屋主在很多方面就如同為人父母，要承擔很多責任。屋主在享受實益的同時，責任亦伴隨而來。

房屋維修與保養

您不再有房東可以隨叫隨到，為您修東補西了，房屋維修變成了您自己的事情。燈泡不亮了、馬桶壞了、或屋頂漏水，您都得自己動手修理，要不就是花錢請人來做。

新的和意想不到的開銷

新屋主要支付很多以前沒有的開銷。這些開銷包括貸款月付額，房地產稅和房屋保險（這兩項開支可能包括在貸款月付額內），房屋維修支出，比如更換熱水爐或安裝新窗簾等。再加上各種各樣看不見及預計不到的開銷，擁有房屋會是一件很「昂貴」的事情。再者，如果您遲付或者違約不付房屋付款（尤其是貸款月付額），您的信用會因此受影響，甚至失去自己的房屋——這樣的結果是，您將來再買房子或者申請任何貸款會變得更難、付出的代價更高。所以，您應該把每月按時支付貸款列為第一優先。



屋主在很多方面就如同為人父母，要承擔很多責任。



Now that you are a homeowner, you must keep your finances in order.

Yard Work and Landscaping

Unless you own a condominium, you are responsible for maintaining your yard by mowing the lawn, trimming hedges, taking care of the landscaping, raking leaves, and even shoveling snow in winter, depending on where you live. Yard work and landscaping can be a significant amount of work, but many homeowners also find these activities fulfilling. Planting flowers, vegetables, shrubs, and trees can be relaxing and make your home more enjoyable for you.

Community Commitments

Homeowners tend to become part of a community, usually taking on more responsibilities in their neighborhood and the larger community. This could mean they help their elderly neighbors buy groceries each week, join the volunteer fire department, serve on the board of a local community group, or even run for elected office. Whatever the form, getting involved is a rewarding way to make a difference, for you and the whole community.

Financial Responsibility

Now that you are a homeowner, you must keep your finances in order. Here are some guidelines to follow:

Keep good records. Homeownership comes with a lot of paperwork. To get your tax benefits, you'll need records of your housing-related expenses. If you ever experience damage to your home caused by an emergency or disaster such as a fire, you'll need your insurance policy along with copies of purchase receipts and photographs of your possessions. If your new refrigerator breaks, you'll need the warranty. To find these and other documents when you need them, you'll want to set up a system for filing your homeownership records as soon as possible. Not having an organized system could be costly in the long run. Buy a fireproof filing cabinet or box, or rent a safety deposit box at your local bank to store household records and legal documents.

整理、美化庭園

除非您擁有的是公寓，否則您需要負責打理庭園，比如剪草、整修樹木籬笆、美化庭園景觀、清理樹葉等，冬天可能還需要鏟雪。整理美化庭園工作量會很大，不過很多屋主也從中找到樂趣、獲得滿足。在庭院種種鮮花蔬果、栽些樹木是一件輕鬆愉悅的事情，同時也會使您的家更賞心悅目。

社區參與

屋主是社區的一部分，通常會在鄰里及社區承擔更多的責任。承擔責任的形式可能是每週幫助老年鄰居採購食品雜貨，在消防站做義務消防員，加入社區組織的理事會，甚至競選公職。無論是那種形式，您的參與對自己、對整個社區都會產生積極影響。

財務責任

現在您是屋主了，需要有效地管理自己的財務。以下是一些可以遵循的守則：

完善財務記錄。有了房子隨之而來就有很多文書工作要做。想要省稅，就必須記錄好房屋的各種開銷；如果您的房子因火災受損，您就必須提供房屋保險單、受損物品的購買憑證以及物品的照片；如果您新買的冰箱壞了，就需要有保修單。您要想在需要的時候能找到諸如此類的文件，就必須儘快建立一套系統來將房屋的文件歸檔。長遠來講，沒有條理地保存文件會讓您付出很大代價。您可以買一個防火文件櫃，或者在當地銀行租一個保險箱來保存有關資料和法律文件。



現在您是屋主了，
需要有效地管理
自己的財務。



It's wise to check with a tax accountant to help you with these tax issues.

Maximize your tax deductions.

Current tax laws permit you to deduct the interest you pay on your mortgage and the real estate taxes you pay on your home — major expenses associated with homeownership — from your taxable income. These deductions may reduce the federal and, in most cases, state income taxes you have to pay. It's wise to check with a tax accountant to help you with these tax issues.

Prepay your mortgage. You can save money in interest paid over the life of your mortgage by including some extra money with your regular mortgage payments. Tell your servicer to apply this extra money directly to the principal to reduce your outstanding loan balance. This is called “prepayment.” Prepayment reduces your loan term and lowers the total interest owed over the life of the loan. Just adding an extra \$50 a month to your monthly payment on a \$100,000, 30-year loan at 7% interest would reduce your loan term by more than five years and save you around \$32,000 in total interest paid over the life of the loan. If you are interested in prepaying your mortgage, contact your mortgage servicer to find out the proper procedures for doing so. Be sure to find out if your mortgage has any prepayment penalties.

Maintain adequate insurance coverage. Because lenders generally require you to have homeowner's insurance in order to get a mortgage, your policy is probably adequate. Before you experience any loss, however, review your policy to make sure you understand your coverage. Ideally, you want to ensure that you have enough insurance to cover the cost of rebuilding your home at current construction costs, not including the cost of the land. Be sure to look at your policy at least once a year when it is renewed to make sure that your coverage goes up with any increase in your home's value.

最大限度地利用減稅。屋主所付的貸款利息和地產稅這類主要房屋開銷依法可以從報稅收入中扣除。從收入中扣除這些開銷可以減少屋主須付的聯邦稅（在大多數州，可以減州稅）。建議您向稅務會計師請教有關問題。

提前償還本金。除正常的還款額外，額外多付一些，可以為您省下不少利息。不過，您得告訴收款機構您額外支付的部分是用來付本金的。這種做法稱為「提前還款」。提前還款可以縮短還款期，並節省貸款期內須付的利息。以一個金額為\$100,000，還款期30年，利率7%的貸款來說，假設每月多付\$50，還款期就會縮短5年多，累計下來省下的利息高達\$32,000。如果您有意這樣做，請先向收款機構了解相關程序。別忘了先了解清楚是否有提前付款的罰款。

保持足夠的房屋保險。通常貸款機構在貸款前會要求有房屋保險，因此，您現有的保險可能夠了。不過，在您的房屋財產真正受損之前，還是有必要確定一下您的房屋保險都保了些甚麼。理想的房屋保險應該包括房屋重建的費用（不包括買地）。每年在更新房屋保險時，一定要確定保額隨著房屋價值的上升而提高。



建議您向稅務會計師請教有關問題。



Not all insurance coverage is the same.



The Importance of Homeowner's Insurance

Homeowner's insurance, although a sizable expense, is vitally important. When you purchased your home, your lender required you to carry property insurance. You must keep this policy in good standing not only because your mortgage lender requires it, but because it protects your valuable investment. Even the most basic coverage is beneficial in the event of loss or damage to your home.

Keep in mind, however, that not all insurance coverage is the same. For example, if you live in an area prone to earthquakes or flooding, you may need to carry a separate policy (usually underwritten by the state or federal government) to insure against these types of disasters. Additionally, certain possessions, such as expensive antiques, jewelry, or musical instruments, may not be covered by your regular homeowners' policy if they are stolen, lost, or damaged. To insure these items, you may need an additional policy called a rider or a floater. If you have any questions about what is and is not covered by your current policy, consult your insurance company.

Just when you need your insurance the most, such as after a fire or natural disaster, you may not have access to your policy. It is a good idea to keep your basic insurance information, including your policy number and the contact information for your insurance company, on a card in your wallet and in a separate location, such as with a trusted friend or relative. Store important papers, like birth certificates, passports, and insurance policies, in a fireproof box or safety deposit box.

並非所有的房屋保險都一樣。

房屋保險的重要性

雖然房屋保險所費不貲，但事關重大。您在買屋貸款之時，貸款機構會要求有房屋保險。您必須保持這份保險的有效性，這不僅僅是因為貸款機構有這樣的要求，而且它可以保護您寶貴的投資。就算最基本的保險，在房屋遭受損失或損壞的時候，也會有幫助。

您要記住的是，並非所有的房屋保險都一樣。舉例來說，您所居住的地區如果位於地震或水淹地帶，可能就需要針對這類災害再買另外一種保險（這種保險通常由州或聯邦政府背書）。此外，您的普通房屋保險也許不保某些個人財物，比如貴重的古董，珠寶，或樂器等。為了保證這些財物在被盜、遺失或損壞時可以得到保障，您需要在保險上再加一個額外條款。如果您想了解現有的保險保甚麼，不保甚麼，請與保險公司聯繫。

火災或其它自然災害發生之時也就是您最需要保險的時候，您可能一時很難找到保險單。聰明的做法是將保險號碼以及保險公司的聯繫方式等基本保險資料寫在卡片上，放在錢包裡，並存放一份在別的地方，比如說親友家中。將出生紙、護照和保險單等重要文件放在防火文件櫃或保險箱中。



Checklist for Keeping Good Records

Here is a list of items you should keep in a safe deposit box:

General

- Record organization checklist
- Birth certificates
- Marriage certificates
- Divorce decrees
- Death certificates
- Citizenship papers
- Military service records
- Wills

Auto

- Titles
- Auto insurance policies
- Records of traffic violations and accidents
- Auto registration receipts
- Auto maintenance records

Employment

- Employee handbooks
- Fringe benefits information
- Personal resumes
- Licenses and certifications

Finances

- Receipts from bills and debts paid
- Income/expense records
- Spending plans
- Bank statements and cancelled checks
- Payroll check stubs
- Bankruptcy papers

Health and Medical

- Health and disability insurance policies
- Medical history records
- Life insurance policies

Investments

- Transaction slips and monthly statements

Personal Property

- Personal property inventory
- Guaranties and warranties
- Instruction books

Home

- Purchase contracts
- Deeds
- Mortgage papers
- Property tax receipts
- Home improvement receipts
- Title insurance policies
- Homeowners insurance policies
- Property details
- Appraisal information
- Property surveys
- Inspection reports

Taxes

- Tax returns with W2s
- Receipts and records for deductions

How long do you need to keep important records?

Indefinitely

- Birth, death, and marriage certificates
- Adoption and custody papers
- Separation and divorce papers
- Citizenship and naturalization papers
- Diplomas and education records
- Employment and military records
- Medical history records
- Investment records
- List of safe deposit box contents
- Personal property inventory
- Real estate and mortgage papers

As Long As You Own

- Appliance use and care manuals
- Vehicle titles and bills of sale

Until Expiration

- Insurance policies
- Warranties

Five Years After Payment

- Installment contracts and other real estate forms

Seven Years Minimum

- Tax returns

應該保存的文件的清單

以下是您應該放進保險箱的文件：

一般文件

- 文件記錄分類清單
- 出生紙
- 結婚證書
- 離婚判決
- 死亡證
- 公民紙
- 部隊服役記錄
- 遺囑副本

汽車

- 所有權狀副本
- 汽車保險單
- 交通違規及交通事故記錄
- 車輛登記憑證
- 汽車維修保養記錄

工作

- 員工手冊
- 員工福利資料
- 個人簡歷
- 專業執照和證書

財務

- 支付帳單和債務的收據
- 收入/支出記錄
- 開支計劃
- 銀行月結單和回籠支票
- 薪資存根
- 破產文件

健康和醫療

- 健康和殘疾保險單
- 醫療記錄
- 人壽保險單

投資

- 交易單據和月結單

個人財物

- 個人財產清單
- 財產保證書和保修單
- 物品使用說明書

房屋

- 購買合同
- 地契副本
- 貸款文件
- 地稅收據
- 房屋整修收據
- 產權保險單
- 屋主保險單
- 房屋詳細說明
- 估價資料
- 房屋測量圖
- 房屋檢驗報告

稅務

- W2表和報稅單
- 抵稅的單據和記錄

重要的文件需要保存多久？

永久保存

- 出生、死亡和結婚證書
- 收養和監護文件
- 分居與離婚文書
- 公民和入籍文件
- 學位和教育記錄
- 就業和軍隊服役記錄
- 醫療記錄
- 投資記錄
- 保險箱裡所存物品清單
- 個人財物清單
- 房地產, 抵押貸款文件

在您的擁有期內

- 電器使用和維修手冊
- 車輛所有權狀和抵押證

保險的有限期內和保修期內

- 保險單
- 保修單

付訖後五年

- 分期付款合同和其它地產相關文件

至少七年

- 稅表



Refinancing Your Mortgage

Refinancing is when you take out a new mortgage to pay off your current mortgage.

At some point, you may think about changing your mortgage terms by refinancing because mortgage rates have gone down or your financial situation has changed. Refinancing is when you take out a new mortgage to pay off your current mortgage. When you refinance, you complete many of the same steps and pay some of the same expenses that you did when you got the first mortgage to buy your home. Before starting the refinancing process, you should understand the following points:

- Refinancing your mortgage can have significant costs. Often the refinancing fees are pulled from the equity in your home.
- Using your equity this way will increase the balance owed on your mortgage and reduce the cash you may have available for a potential financial emergency in the future.
- Refinancing may extend your repayment term.
- In some cases, if you received special financial assistance from your local government or a nonprofit organization to purchase your home, you may have to repay a portion of these funds if you refinance your home. Review your mortgage documents to find out about these restrictions.
- If your original mortgage includes a prepayment penalty, you may incur a penalty for paying off your mortgage through a refinance. Review your mortgage documents for the exact terms of any prepayment penalties.

Evaluating Refinance Options

There are a number of good reasons to consider refinancing, including:

Refinancing to save money on your interest rate. If interest rates drop lower than what you have on your current mortgage, refinancing at a lower rate could reduce your monthly payments and the total amount of interest that you pay over the life of the loan. When considering this option, determine your break-even point. This is how long it would take you to recapture all of the costs of refinancing (closing costs, fees, points, and any prepayment penalties through savings from the new mortgage payment). If you plan to stay in your home for longer than it would take to recover your costs, the savings you will accumulate could be worth refinancing.

Refinancing to lower your monthly payment. If you would like to reduce your mortgage payment, you could either extend the term of your loan or switch to a loan product with a lower interest rate. If you choose to lengthen your loan term, it will take you longer to pay off the mortgage and own your home outright, and it will cost you more in overall interest charges and total loan costs. Be aware that advertisements regarding loan products and their interest rates can be misleading.

重新貸款

到了一定的時候，您可能會因為貸款利率下降或者自己的財務狀況發生變化，而想重新貸款。重新貸款就是申請一個新的抵押貸款來付清現有的貸款。當您重新貸款時，所需的程序和支付的費用和買屋第一次貸款時大致相同。在申請重新貸款前，先要清楚以下幾點：

- 重新貸款可能要付出不低的費用。重新貸款的費用通常是從房屋淨值中提取。
- 用這種方法使用房屋淨值會增加您的貸款額，將來發生財務危機時可以使用的現金會因此減少。
- 重新貸款可能會延長還款期。
- 在某些情形下，如果您在買屋時得到了當地政府或非牟利機構的資助，在重新貸款時，可能得償還部份補助。詳讀貸款文件，確定是否有此類限制。
- 如果原有的貸款有提前付清的罰款條例，那麼您重新貸款來付清原有貸款可能需要支付罰款。仔細閱讀一下貸款文件中有關提前付款的條款。

評估重新貸款的選擇

有很多很好的理由可以促使您考慮重新貸款，包括：

降低利率節省利息。如果利率比原有的貸款利率低，重新貸款使用較低的利率可以減少貸款月付，這樣您在整個貸款期內可以節省不少利息。在考慮這種選擇時，要找到一個平衡點，也就是說您要花多長時間才能將重新貸款的費用省出來（這些費用包括成交費，點數，和可能會有的提前付款的罰款）。如果您將來會在這裡居住的時間超過這個平衡點，那麼就值得重新貸款，以達到省錢的目的。

降低貸款月付額。您可以通過延長還款期或者是換一個利率較低的貸款來降低貸款月付。如選擇延長貸款期限，那麼您還清貸款的時間就會加長，完全擁有房屋的時間也會延後，



重新貸款就是申請一個新的抵押貸款來付清現有的貸款。



If your situation has changed and that product is no longer the right fit for you, you could refinance to obtain a different loan type.

Some loans, especially adjustable-rate mortgage (ARM) products, have low initial “teaser rates” or low interest rates in the first few years to attract consumers, but then can adjust to higher rates. Other mortgages such as interest-only mortgages have low monthly payments that might seem attractive, but none of your monthly payment is used to pay down your mortgage principal; it is only used to pay off the interest. With an interest-only loan, it may be difficult to build equity in your home. While these loan options may seem attractive, consumers should be very cautious when considering adjustable-rate mortgages or interest-only mortgages because the monthly mortgage payments could rise dramatically over time.

Refinancing to convert one type of mortgage to another. When you selected your original mortgage, you based your decision on your financial situation at that time. If your situation has changed and that product is no longer the right fit for you, you could refinance to obtain a different loan type. If you have an ARM and wish to get rid of an unpredictable interest rate and monthly payment, you could change to a fixed-rate mortgage. If you can manage a fluctuating interest rate, you could look for an ARM

with a lower rate or better features. If you would like to improve the terms on a second mortgage, you could either refinance this loan with a better product or refinance both your first and second mortgages into a new first mortgage loan.

Refinancing to build equity faster. If your financial situation has improved since you bought your home, you may want to get a mortgage with a shorter term. This will help you pay less in total interest charges and own your home sooner. On the other hand, your monthly payments will be higher.

Refinancing to take cash out. If you need some extra cash, you could get a cash-out refinance loan. With this type of loan, you turn some of your home equity into cash by getting a larger loan — often with a higher interest rate than the loan that is being paid off. The additional cash you receive can be used for any purpose.

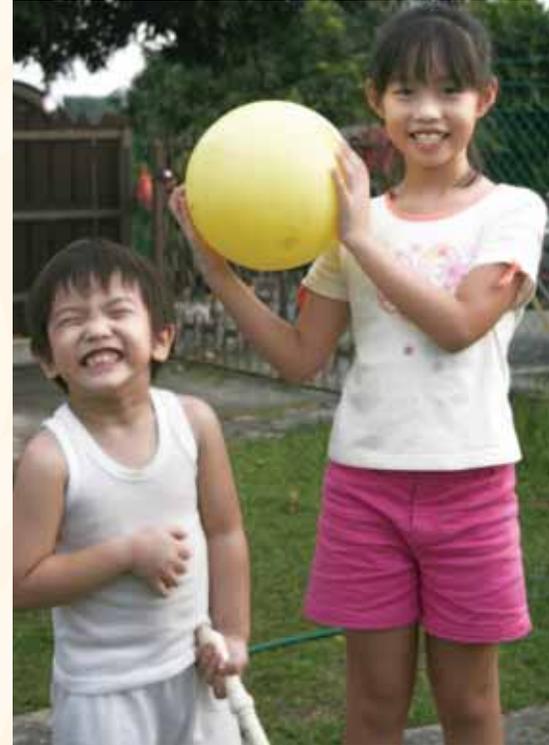
而且長期來講付出的利息和總的貸款成本也會增加。務必提防某些廣告對貸款計劃及利率的不實宣傳，它們可能會誤導您。有些貸款，尤其是浮動利率貸款，先以較低的利率（teaser rates），或者頭幾年較低利率來吸引客人，然後再將利率調高。而只付利息的貸款由於月付額較低，聽起來不錯，可是您的貸款月付額只是在支付利息，完全沒有償還本金。只付利息的貸款很難為您的房屋積累淨值。浮動利率和只付利息貸款可能頗有吸引力，但消費者還是要三思而後行，因為這類貸款在一段時間後，月付額很可能會大幅度上升。

更換貸款類型。您原有的貸款是根據您貸款時的財務狀況來作的選擇。如果您的財務狀況有所改變，現有的貸款不再適合您，就可以通過重新貸款換成另外一種。假設您現有的貸款是浮動利率的，您想擺脫這種無法預知利率和月付額的貸款，就可以換成固定利率貸款。如果您可以接受利率不斷調整，就可以找一個利率較低或者

貸款條件不錯的浮動利率貸款。如果您的第二貸款不是很理想，還可以將這部份重新貸款，或者將第一貸款和第二貸款合併成一個新的貸款，來達到目的。

加速建立淨值。如果在買屋後您的財務狀況越來越好，您可以選擇較短的還款期。這樣做可以減少利息支出，更快地真正成為房屋的主人。不過，您的貸款月付額也會相應增加。

取出現金。如果您需要一些額外的現金，就可以做「取出現金重新貸款」。您可以通過這種形式借出一個較大的金額，將房屋淨值轉換成現金 -- 取出現金重新貸款的利率通常比一般貸款的利率要高一些。取出的現金可以自己支配使用。



如果您的財務狀況有所改變，現有的貸款不再適合您，就可以通過重新貸款換成另外一種。



When refinancing get your finances in order, shop around for the best loan available, and proceed with caution.

Determining Whether to Refinance

Choosing to refinance is a personal decision that should be based on your financial situation, the terms of your existing loan, the new loan being considered, and how much equity you have in your home. Making this decision can be challenging. You'll need to weigh the pros and cons of refinancing considering your circumstances. A trusted financial adviser can help.

Keep in mind that your home is probably your largest financial asset. For your long-term financial health, it's vital that you manage this asset wisely. When refinancing get your finances in order, shop around for the best loan available, and proceed with caution.

Many homeowners get into trouble when they refinance their homes using risky or high-cost mortgages. There are some sensible steps you can take to ensure that refinancing is your best option and that the loan you select best fits your needs.

Get financial counseling. You can avoid getting into financial trouble by making informed decisions about refinancing. Counseling can help you understand your mortgage options and how to avoid unscrupulous lenders. Free or low-cost counseling is offered by many nonprofit organizations, including those that are part of

the NeighborWorks® network (www.nw.org) or visit the Department of Housing and Urban Development (www.hud.gov) for a link to nonprofit organizations in your area. In New York, visit Asian Americans for Equality (www.aafe.org) and in Los Angeles, visit Korean Churches for Community Development (www.kccd3300.org) for counseling in Chinese and Korean.

Maintain a budget and set up an emergency savings account.

Unexpected expenses can throw a wrench into your finances. Try to save 10% of your income in a savings account to cover these unexpected expenses — whether they are home repairs, health problems, or car repairs. As a homeowner, it's important to have a little financial cushion to protect you from these expenses.

Stay on top of home repairs and maintenance. Neglected home maintenance and emergency home repairs combined with untrustworthy contractors can lead to unexpected bills. These high costs can push a homeowner's budget to the breaking point — especially if they have no savings to cover home repairs. If you are considering refinancing your home, think about the costs of any necessary repairs in the financing package.

決定是否重新貸款

是否選擇重新貸款是屋主個人的決定，它應該是屋主在考量自己的財務狀況、現有貸款和新貸款的優劣、以及房屋的淨值的多寡等情形之後作出的。作出這個決定並不容易，它需要根據自己的情況權衡重新貸款的利弊。您可以向您信賴的財務專家尋求幫助。

房屋是您最大的資產，明智地管理這筆資產對您長遠的財務健康至關重要。在選擇重新貸款時要儘量貨比三家，步步謹慎。

很多屋主由於在重新貸款時使用了高風險或者高成本的貸款而身陷困境，難以脫身。為確保重新貸款是您的最佳選擇，選用的貸款計劃最適合您的需求，以下這些步驟是不能忽略的。

尋求財務諮詢。根據正確、有效的資訊作出重新貸款的決定，可以避免讓屋主陷入財務困境。專家提供的諮詢可以幫助您了解多種貸款選擇以及如何識別不肖貸款業者。很多非牟利機構都提供免費或者低收費的諮詢服務，

包括NeighborWorks®網絡的一些成員機構。您可以去 www.nw.org 或者 www.hud.gov 網站尋找就近的非牟利機構。如果您需要中文和韓文的諮詢服務，在紐約可以去亞洲人平等會信貸中心（www.aafe.org），在洛杉磯則可以拜訪韓裔社區發展教會（www.kccd3300.org）。

維持收支平衡並設置緊急存款帳戶。

無法預期的開銷可能會對屋主的財務造成很大衝擊。儘量將您每月收入的百分之十存起來以應付這些不時之需—如房屋需要維修，身體出現狀況，或汽車急待修理等等。作為屋主，很重要的一點就是要有一些額外積蓄支付諸如此類的開銷、保障自己。

掌控房屋的修理和維護。在房屋維修或緊急修理時不聞不問，加上包工不老實，那您收到的帳單一定高得離譜。這麼高的開銷極可能導致屋主收支失衡—尤其是在沒有額外存款來支付房屋維修時更是如此。所以在您考慮重新貸款時，不妨將一些必要的房屋維修所需的費用也加進去。



**在選擇重新貸款時要
儘量貨比三家，步步
謹慎。**



Shop around, compare costs and terms, and negotiate the best deal.

Finding the Right Lender

Just as you did when you purchased your home, you'll need to consider a variety of loan options when you refinance. There are many different types of lenders, and they offer refinance loan products, including those from banks, mortgage companies, credit unions, government agencies, and mortgage brokers. Before you select the right lender and loan product for you, you'll need to understand what different lenders can offer you. Shop around, compare costs and terms, and negotiate the best deal. Below are some useful tips:

Start with your current lender. If you had a good experience with your current lender, compare its products with others found from research and referrals. Your existing lender may offer some incentives or discounts to keep your business.

Contact several lenders. Get price quotes from at least three lenders to compare their offerings.

Compare similar options. Look at the combination of interest rates, points, and fees being offered by each lender. When evaluating different products, the annual percentage rate (APR), which is the total annual cost of borrowing money based on the loan amount, interest rate, added fees and term, is a useful benchmark. You will also want to find out how much money you'll need at closing and what your new monthly payments will be.

Understanding Your Credit Rating

Your credit history influences which loan products you'll be offered. If you have good credit, you'll be offered lower interest rates. If you have had past credit problems, you'll be charged higher rates. If you've had minor credit problems in the past, don't assume that your only choices are high-cost lenders. Talk to different lenders about how your credit history will affect the price of your loan and what you can do to get a better price.

If you're working with a mortgage broker, be sure to do some extra homework. A mortgage broker is best described as a "loan finder," or someone who acts as an independent contractor between you and the lender. In return for a broker helping you to find a loan, you normally pay him or her a fee, which can range from a few hundred dollars to 1% of your loan amount. Ask questions and do your research to be sure your broker is not pushing you into a higher-priced product to get a higher commission from the lender.

尋找合適的貸款機構

就像買屋貸款時一樣，您在重新貸款時也要考慮多種貸款選擇。提供重新貸款的機構很多，有銀行、貸款公司、信用合作社、政府部門以及貸款經紀等等。在您選擇適合的貸款機構及貸款計劃之前，先要了解貸款機構可以為您提供甚麼樣的貸款計劃。多找幾家，比較他們的費用和條件，從中選擇最優惠的貸款計劃。以下一些訣竅可供您參考：

從現在的貸款機構著手。如果您與現在的貸款機構合作愉快，可以把您手中有的貸款計劃和這家進行比較。您現有的貸款機構為了留住客戶，很可能會為您提供一些優惠或折扣。

多找幾家貸款機構。至少找三家貸款機構，將他們的貸款計劃進行比較。

比較相近的貸款計劃。將各貸款機構提供的貸款計劃從利率、點數、費用等方面綜合比較。在您評估不同貸款計劃時，年利率（APR）是一個非常有用的指標，它是根據貸款額、利率和費用計算出您借這筆錢所付出的總體代價。同時您也需要了解成交費用和新的貸款月付額。

了解信用評分

您的信用史影響著您的貸款計劃。如果信用很好，貸款利率相對就會低一些。反之，如果信用有問題，貸款利率也就會比較高。您可以向貸款機構了解以您的信用可以拿到甚麼利率，怎麼樣才能得到低一些的利率。

如果您是通過貸款經紀申請貸款，就需要更加小心。貸款經紀實際上就是「尋找貸款的人」，或者是貸款人和貸款機構之間的中間人。貸款經紀幫助您尋找房屋貸款，您為此付出的服務費從數百元到百分之一的貸款額不等。多提問題，多找資訊，以避免經紀人為從貸款機構賺取較高的佣金而極力推銷高利率貸款給您。



多找幾家，比較他們的費用和條件，從中選擇最優惠的貸款計劃。

Borrowing Against Your Home Equity



If you have built enough equity in your home, you may be able to take out cash toward other financial goals.

After becoming a homeowner, you will receive many offers by phone and through the mail for home equity loans and home equity lines of credit. When you borrow against your home equity, you get a loan or line of credit that is in addition to your existing mortgage. You should carefully consider many factors when determining if it's a good decision to borrow against your home equity to get extra cash.

What Is Home Equity?

Home equity is the difference between what your home is worth and the total amount you owe on your home. You can build equity in two ways: (1) by paying down your loan balance through regular mortgage payments and by making extra payments toward the loan balance; and (2) by having your home's value increase from home improvements or appreciation in your area. Both may happen at once.

Determining How Much Equity You Have

If you have built enough equity in your home, you may be able to take out cash toward other financial goals. On the other hand, you may prefer to save your equity to build more savings for yourself.

If you are considering borrowing against your home equity, one of the first things you will need to do is to find out how much equity you have. To figure out how much you have, you will need to know your home's market value and your outstanding loan balance. Call your loan servicer or check your monthly loan statement for your loan balance. For your home's market value, you can hire an appraiser, contact your local tax assessor's office, or check with a real estate professional. Subtract your loan balance from your home's value to see how much home equity you have.

利用房屋淨值借款

買了房子以後，您會接到很多電話和郵件，向您推銷房屋淨值貸款和房屋淨值信用額度。當您利用房屋淨值借款時，您拿到的是除現有的貸款外的另外一個貸款或者信用額度。在決定是否利用房屋淨值取出額外的現金時，需要仔細考慮很多因素。

何謂房屋淨值？

房屋淨值是房屋價值和房屋負債的差額。房屋淨值可以通過兩個方式來建立：（1）正常還款或額外付款來降低房屋貸款本金；（2）對房屋進行修整使其增值，或者所在地區房屋增值。這兩種情形可能同時發生。

確定房屋淨值額

如果建立了房屋淨值，屋主就可以利用它來取出現金，實現其它的財務目標。但有些屋主則更願意累積更多的淨值使自己有更多的儲蓄。

如果您考慮用房屋淨值借款，首先需要了解的是淨值有多少。要了解有多少淨值，就必須知道房屋的市場價值和貸款餘額。貸款餘額可以致電貸款服務機構獲得，或者從貸款月結單找到。至於房屋的市場價值，可以請估價師來估價，也可以向當地估稅員辦公室查詢，或者是與地產專家聯繫。用房屋的市值減去房屋貸款餘額得出的就是房屋淨值。



如果建立了房屋淨值，屋主就可以利用它來取出現金，實現其它的財務目標。

THE VALUE OF HOME IMPROVEMENT

According to financial experts, here are the top ten home improvements in order of their return:

1. Remodeled kitchen (average value: 80 to 120% of cost)
2. Extra bathroom (average value: 75 to 100% of cost)
3. Fireplace (average value: 70% of cost)
4. Deck or patio (average value: 50 to 70% of cost)
5. Central air conditioning (average value: 40 to 80% of cost)
6. Additional room (average Value: 50 to 70% of cost)
7. Basement or garage conversion (average value: 30 to 60% of cost)
8. Aluminum siding (average value: 30 to 50% of cost)
9. Swimming pool (average value: 20 to 50% of cost)
10. Recreation room (average value: 30% of cost)

Source: *Money Magazine*, as cited by www.cnyrealtor.com

Reasons for Borrowing Against Your Equity

It can be difficult to decide whether to borrow against your home equity. Your home is an important financial asset that you want to manage wisely. While borrowing against home equity gives you access to extra money for major projects and events, it could jeopardize your financial security if you don't borrow prudently. When you get a home equity loan or line of credit, you borrow more money that is secured against your home. If you take on too much mortgage debt and can't afford to repay it, you could lose your home to foreclosure. Consult a trusted adviser, like a reputable housing or credit counselor, to decide if borrowing against your home equity is right for you.

If you decide to use your home equity, only do so for a good reason. Use it as an opportunity to invest your money safely and wisely for long-term financial goals, not as a chance to spend money on items that have little return on investment.

Common reasons for borrowing against home equity include:

Making home improvements.

Financing a home improvement project that increases your home's value can be a good investment.

Paying for your children's education.

Helping to pay for your children's education can be viewed as an investment in their future.

Paying for your own education.

Getting training to improve your job skills or change careers can increase your earning power.

Consolidating debt.

This is generally a poor reason for refinancing. Converting high-interest, nondeductible consumer debt (like credit card balances, installment loans, and medical bills) into one payment may make repayment easier, but only if you can change your spending habits to avoid taking on any new consumer debt.

Making investments. Investing in stocks or bonds, starting up a small business, or investing in other real estate can help you increase the scale and diversity of your investments, if you can find sound ventures.

房屋整修的價值

根據財務專家們的分析，房屋修整依回報率，前十名的排列順序如下：

1. 換新廚房（平均價值：費用的80-120%）
2. 加建浴室（平均價值：費用的75-100%）
3. 壁爐（平均價值：費用的70%）
4. 露天平臺（平均價值：費用的50-70%）
5. 中央空調（平均價值：費用的40-80%）
6. 加建房間（平均價值：費用的50-70%）
7. 完成地下室或改建車庫（平均價值：費用的30-60%）
8. 鋁片外牆（平均價值：費用的30-50%）
9. 游泳池（平均價值：費用的20-50%）
10. 休閒間（平均價值：費用的30%）

備註：資料來源www.cnyrealtor.com, 摘自Money Magazine

利用房屋淨值借款的理由

決定是否利用房屋淨值借款並不是一件容易的事情。您的房屋是一個十分重要的資產，需要聰明地加以管理。用這種方法借錢雖然可以為一些重要的計劃和活動提供額外的金錢，但是如果不慎行事，可能會危及您的財務安全。申請房屋淨值貸款或房屋淨值信用額度，實際上是在用房屋作抵押借更多的錢。如果借款太多而負擔不起，您可能會因此而失去房屋。找一個值得信賴的房屋或者信用顧問，聽聽他們的建議，再來決定利用房屋淨值借款是否適合您。

如果您決定要利用房屋淨值，就一定要用之有道。您可以用它作安全而明智的投資來實現長遠的財務目標，而不是用在投資回報率很低的東西上。

利用房屋淨值借款的幾個主要理由如下：

房屋整修。借款來整修房屋可以提高房屋的價值，這是一個好投資。

支付孩子的教育費用。幫助孩子支付其教育費用可以當作為他們的將來投資。

支付自己的教育費用。經過培訓提高自己的工作技能或者改變職業可以讓自己的能力賺取更高的薪水。

整合債務。一般來說，這不是一個很好的理由。將高利率、無法抵稅的個人債務（例如信用卡欠款、分期付款貸款、醫療帳單等）合併成一個付款也許使還款更方便一些，但一定要改變過去的消費習慣，不要再去借新的消費債務。

投資。如果您能找到不錯的投資機會，投資股票或債券、開始自己的小生意、投資房地產等，都可以幫助您擴大投資範圍，減少投資風險。





**One phone call
could save you
hundreds of dollars.**

HOW TO SAVE MONEY ON HOME IMPROVEMENT

Do it yourself.

Even if you are new to home repair, there are many simple home improvement tasks you can learn to do yourself. By investing in a few tools and learning the basics, you will be able to handle many basic home repairs. Check your public library for how-to books or visit your local home improvement retailer for guidance. Many stores offer free home improvement classes on projects like tile and cabinet installation, gardening and landscaping, painting, and flooring installation.

Ask for referrals.

Rather than calling someone you found in an ad or listed in the telephone book, ask trusted friends and relatives for their references on contractors and repair professionals they have used previously.

Comparison shop.

If you are quoted a price for a repair that seems too high, call another service company and ask for their bid. One phone call could save you hundreds of dollars.

Buy odd lots or overages.

Sometimes retailers and contractors have large quantities of carpeting, tile, or other supplies left after a large job. If you are willing to be flexible about color or style to get a better price, this may be a good option for you.

如何在房屋整修中節省費用

自己動手。

即使您從來沒有修理過房屋，還是有很多簡單的整修工作可以學著自己動手。您只需買一些工具，再學一點最基本技巧，就可以自己打理很多簡單的維修事宜了。您可以去圖書館找一些怎樣維修房屋的書籍，或者請當地的房屋維修零售商店指點一二。許多這類商店都會提供免費房屋整修的課程，教屋主如何安裝瓷磚和櫥櫃、打理美化庭園、油漆以及安裝地板等。

請人推薦。

與其在廣告上或電話本上找人整修房屋，還不如請您信任的親朋好友推薦他們曾經使用過的包工或修理行家來得放心。

貨比三家。

如果您拿到的某項報價太高，不妨再請另外一家報報價。一通電話也許可以幫您省下數百元。

購買零料或剩料。

有時零售商或者包工們在大宗工程後會剩下大量的地毯或其它材料。如果價錢不錯，您又不太計較顏色和款式，對您來說這也是一個不錯的選擇。



一通電話也許可以幫
您省下數百元。



Choosing the loan product that is right for you depends on what you plan to do with the extra money, how much you need, when you need it, and how quickly you plan to repay.

Ways to Borrow Against Your Equity

The following products allow you to borrow against your home equity:

Home equity loan. This is a mortgage secured against your home in addition to your existing mortgage. You borrow a set amount of money as a second mortgage or “junior lien.” Second mortgage loans usually have fixed interest rates that are higher than first mortgages.

Home equity line of credit. This is a specialized form of a second lien that is also secured against your home. A line of credit, in many ways, is similar to a credit card. It is a revolving line of credit, where the balance can go up or down. You can borrow money (up to the amount that has been approved) and pay it back as many times as you need during the term of the loan. Interest rates for lines of credit are usually variable, but you only pay interest on the amount you borrow.

Cash-out refinance loan. This loan replaces your old mortgage with a larger one, and you keep the difference between the loan amounts to use as you want. The interest rate for a cash-out refinance loan is often higher than the rate for the loan that is being paid off.

Reverse mortgage or home equity conversion mortgage (HECM). This loan is available only if all the owners on the title to the home are at least 62 years old. It works like a line of credit, except that you don’t make any loan payments as long as you are living in the home. Visit www.aarp.org for more information on reverse mortgages.

Choosing the loan product that is right for you depends on what you plan to do with the extra money, how much you need, when you need it, and how quickly you plan to repay. A reputable housing or credit counselor can help you select the right product. Before you accept an offer for a home equity loan or line of credit, make sure you know the terms of the loan and if there are any prepayment penalties.

Exercise Caution When Borrowing Against Your Home Equity

Home equity loans are often structured as 10- or 15-year loans — that’s a long time to pay it back. If you use the funds for a new car or vacation, the car will likely need to be replaced and most of your vacation memories will be long gone before you finish paying off your loan. Moreover, while home values in most markets appreciate over time, leaving your appreciation intact is an excellent way of saving for college and your retirement. If you need to use your asset — your home — for some important family event, such as a medical emergency or sending a child to college, shop around for a mortgage that is fairly priced, with fair terms and fair marketing.

利用房屋淨值借款的方法

房屋淨值借款有以下幾種方式可以供您選擇：

房屋淨值貸款。這是除現有的房屋貸款之外的另外一個以房屋作抵押的貸款。它作為第二抵押貸款或「次等留置權」借出一定的金額。第二抵押貸款的利率通常是固定的，而且比第一貸款要高一些。

房屋淨值信用額度。這是一種特定形式的第二留置權，它也是以房屋作抵押。信用額度很多方面都與信用卡類似。它的信用額度是循環的，餘額可高可低。在貸款期，只要不超過限額，借款人可以無限制地借錢還錢。信用額度的利率通常是浮動的，借款人只需支付所借金額的利息。

取出現金重新貸款。這種貸款的金額比原有的貸款要大，在付清原有貸款後，貸款人可以留下剩下的金額隨意使用。取出現金重新貸款的利率通常比還掉的貸款的利率要高一些。

反向貸款或房屋淨值轉換貸款。這種貸款只適用於所有屋主年齡均超過62歲以上的情形。它有點像信用額度，不同的是，只要屋主還在此房屋中居住，就暫時不必償還這筆貸款。請上 www.aarp.org 了解更多有關反向貸款的資訊。

選擇甚麼樣的貸款計劃取決於您準備作甚麼用途、所需的金額、何時需要、何時償還等。您信賴的房屋或信用顧問可以幫助您選擇適合的貸款計劃。在您接受一個房屋淨值貸款或信用額度之前，先要確定您了解貸款的所有條款以及是否有提前還款的罰款。

利用房屋淨值借款時謹慎行事

房屋淨值貸款還款期通常是10至15年——這是相當長的一段時間。如果您是想用它來買一輛新車或者是去度一次假，那麼在還清這筆貸款前，您的車又該換了，而您度假的美好記憶早就煙消雲散了。一般來說，房屋都會隨著時間而增值，您不去動用這些增值，就是在為上大學和退休而儲蓄。因此要善用您的資產——您的房屋——來做一些重要的事情，比如說緊急醫藥費用或送孩子上大學，而非買車、度假。決定之前，最好是貨比三家，找到一個利率優惠、條款公道的貸款計劃。



選擇甚麼樣的貸款計劃取決於您準備作甚麼用途、所需的金額、何時需要、何時償還等。



A home equity loan is best if you need a lump sum of money, while a line of credit makes sense when you need money in installments, such as for a large-scale home improvement project.

Should I Choose a Home Equity Loan or Home Equity Line of Credit?

When deciding which home equity option is right for you, consider the following:

Q: Do I need the money in a lump sum or in several installments?

A: A home equity loan is best if you need a lump sum of money, while a line of credit makes sense when you need money in installments, such as for a large-scale home improvement project.

Q: Is it for a long-term or short-term purpose?

A: If you plan on spending the money on something that will last a long time, like a new roof, a home equity loan might be better. If the money is for something that won't last long, a line of credit might make more sense.

Q: How much monthly payment can I handle?

A: A home equity loan generally requires you to pay principal and interest every month for the life of the loan, while a line of credit usually gives you more flexible payment options depending on how much you borrow from it.

Q: Would a line of credit tempt me to use the money carelessly?

A: If you are worried about temptation, opt for a home equity loan to have an installment account rather than a revolving account.

Q: Should I be concerned about a variable rate?

A: If you don't like the idea of having a payment that could change every time rates change, consider getting a home equity loan, which usually has a fixed interest rate.

我是應該選擇房屋淨值貸款還是房屋淨值信用額度？

在決定那種房屋淨值貸款形式最合適之前，應當考慮以下幾點：

問： 我是需要一次性提款還是分次提款？

答： 如果一次性地需要這筆錢，房屋淨值貸款是最好選擇；如果您是分期分批需要，比如大宗的房屋整修工程，則信用額度更適合。

問： 借款目的是長期的還是短期的？

答： 如果您打算用這筆錢來作的事情可以持續很長時間，比如說換一個新屋頂，房屋淨值貸款就比較好。反之，信用額度更好。

問： 我可以負擔多大的月付額？

答： 通常房屋淨值貸款需要您在貸款期內支付本金和利息，而信用額度根據您的借款金額付款方式更靈活。

問： 信用額度會使我用錢更沒有節制嗎？

答： 如果您擔心無法抵制誘惑，就可以選擇房屋淨值貸款，以分期付款償還，而不是循環帳戶。

問： 浮動利率對我是一個問題嗎？

答： 如果您不喜歡您的月付額隨利率不同而變來變去，那麼就可以選擇房屋淨值貸款，它的利率通常是固定的。



如果一次性地需要這筆錢，房屋淨值貸款是最好選擇；如果您是分期分批需要，比如大宗的房屋整修工程，則信用額度更適合。

Avoiding Financial Traps

ABUSIVE LENDING MARKETING TECHNIQUES

Unscrupulous or predatory lenders use many aggressive marketing techniques to reach consumers. These techniques include:

- Marketing through telephone calls, door-to-door solicitations, direct mail, fliers, the Internet, and television commercials. Some predatory lenders may first canvas a neighborhood or look through public records to find likely candidates.
- Selling loans under the guise of 'rescuing' a homeowner from foreclosure.
- Making loans in conjunction with home improvement contractors, including offering loans to homeowners whose homes have suffered a disaster.
- Selling home equity loans as a way for borrowers to consolidate other debts.
- Marketing home equity credit cards.
- Paying high referral fees to mortgage brokers.

When you own a home, you are likely to receive many offers for new loans, refinancing and credit cards. Because of this, you must be cautious – no matter how attractive the offer might seem — to avoid high-pressure or deceptive sales tactics. Be on the lookout for these unscrupulous lenders, because you could lose your home and much of your savings if you borrow from them.

Here are some common techniques used to deceive homeowners:

Targeting unsuspecting consumers. These lenders target low-income people with poor credit or elderly homeowners with large amounts of equity in their homes.

Using high-pressure sales tactics. These lenders use high-pressure tactics and sometimes outright fraudulent tactics to deceive consumers.

Focusing on the monthly payment. These lenders highlight only the monthly payment for the loan and often hide or gloss over key information such as the interest rate on the loan, high fees, or other unfavorable terms.

Ignoring the borrower's financial condition. These lenders put borrowers into questionable and high-cost loans without considering the homeowner's ability to repay.

Bait and switch. These lenders offer one set of loan terms when you apply, then switch to higher fees and interest rates when borrowers complete the transaction by signing the loan papers.

Adding unnecessary fees. These lenders charge high fees for the loans and often add unnecessary and costly features such as credit life insurance into the loans.

Encouraging repeated refinancing. These lenders encourage consumers to repeatedly refinance their loans, often rolling in other consumer debts and charging high fees with each refinance.

防止融資陷阱

掠奪性貸款的推銷技巧

不肖或掠奪性貸款業者使用多種推銷技巧來吸引消費者，包括：

- 通過電話、上門推銷、郵件、傳單、網路以及電視廣告等來推銷。一些掠奪性貸款業者會先選定一個社區或者從公共記錄上尋找目標。

- 利用「挽救」屋主免於房屋被沒收作幌子，來推銷其貸款。

- 與房屋修建包工裡應外合，推銷貸款，包括向那些房屋因災害受損的屋主提供貸款。

- 把房屋淨值貸款作為整合其它債務的方法來推銷。

- 推銷房屋淨值信用卡。

- 給貸款經紀支付較高的佣金。

一旦您有了房子，就會有很多公司主動為您提供新貸款、重新貸款和信用卡。正因為這些東西聽起來非常誘人，您更需小心謹慎，不要在強力推銷或欺騙性銷售下上當受騙。要小心提防不肖的貸款業者，否則您貸款的結果很可能是失去自己的房子及畢生的積蓄。

以下是一些用來蠱惑屋主的常見伎倆：

專攻不存戒心的消費者。收入低、信用差或年事已高，但房屋有很多淨值的屋主常是不肖貸款業者的最佳目標。

使用強迫高壓的銷售策略。這些貸款業者使用步步緊逼的方法，有時甚至公然以欺詐手段來蒙騙消費者。

刻意強調貸款月付額。這類貸款業者僅僅著重在貸款月付額上，存心隱藏或掩蓋其他重要的資料，比如貸款利率、超高的貸款費用，或其它不利條款。

忽視貸款人的財務狀況。這些貸款業者毫不考慮屋主的還款能力，將這種不實的、昂貴的貸款強加給他們。

誘騙上勾 (bait and switch)。這些貸款業者在貸款人申請貸款時以一種貸款吸引他們，而在簽字成交時，貸款人得到的卻是另一種高費用、高利率的貸款。

加收不必要的費用。這些貸款業者收取很高的貸款費用之外，還在貸款中加上一些諸如信用期保險之類昂貴而無必要的特別項目。

慫恿多次重新貸款。這些貸款業者慫恿消費者不斷地重新貸款，而且每次重新貸款都將一般的個人債務加入其中，徵收很高的費用。





There are many telephone scams out there — sweepstakes claims, travel scams, business opportunities, illegal charitable solicitations, work-at-home schemes, and credit repair plans. Say no!

Telephone and Internet Scams

As a general rule, never provide personal data, such as bank account numbers or your Social Security number, to someone you do not know and trust. There are many telephone scams out there — sweepstakes claims, travel scams, business opportunities, illegal charitable solicitations, work-at-home schemes, and credit repair plans. Say no! Their goal is to get your money. For your protection, get on national “Do Not Call” and “Do Not Mail” lists, keep records of these types of solicitations, and create a paper trail. Take action by exercising your legal rights if you’ve been harmed.

You’ll also find many Internet scams if you surf on the Web. Be careful! Always use caution with personal data or credit card information on the Internet. Many of these “dot com” scams are old tricks reincarnated on the Web.

Home Repair Scams

If you own a home and need home repairs or improvements, you need to be very careful in deciding on a contractor to use. While many contractors are honest and hard working, others can be con artists who work with unscrupulous lenders to deceive you and steal your money. Bad contractors might provide a high bid for your home repairs. Then, when you balk at the price tag, the contractor says they have a “special lender” who can offer a great financing deal and make the repairs affordable. Indeed, you qualify for a loan with the “special lender.” But the deal is usually too good to be true. That’s because the important details are in the fine print — and the homeowner usually ends up paying a higher price, hidden fees, or having a high balloon payment at the end of the financing period.

If you have concerns about a lender, call someone you know and trust to help you. Don’t be pressured into signing any documents until you’ve read the documents or had someone you trust review them.

電話和網路詐欺

絕對不要將您的個人資料，如銀行帳號或工卡號碼等提供給您不認識或不信任的人。這是一條最基本的原則。目前市面上有很多種的電話詐欺 — 領取賭金大獎、旅遊騙局、生意機會、非法慈善募捐、在家工作騙局以及信用修復計劃等等。一定要說「不」！他們的目的是騙取您的錢。為了保護自己，您可以登記加入全國的「請勿來電」和「勿寄郵件」名單，並將這種上門推銷記錄下來，使之有據可查。如果受到傷害，您可以採取法律行動。

如果您經常上網，也可以發現有很多網路詐欺。千萬要小心！在網路上使用個人資料或者信用卡資料時要慎之又慎。許多網路詐欺不過是將舊伎倆改頭換面罷了。

房屋整修詐欺

如果您的房子需要進行一些修繕或裝修，在選擇包工是一定要很小心。當然，大多包工都是誠實而勤奮的，但也有不少包工與不肖貸款業者勾結，花言巧語騙消費者的錢。這些包工先報一個很高的價。在您被這價錢嚇得打退堂鼓時，他們就會「善意」為您介紹一個「特別貸款機構」，您不必為沒錢發愁。沒錯，您可以從這個「特別貸款機構」貸款，不過這個貸款條件通常好得讓人無法置信。這是因為重要的細節都隱藏在那些小體字中，而結果是屋主需付出很高的費用、隱藏費用，或者在貸款到期時要償還全部的本金。

如果您對某個貸款機構有疑慮，可以請熟悉可信的人幫您審查。所有文件一定要弄清楚內容，千萬不要受人驅使隨便簽字。



目前市面上有很多種的電話詐欺 — 領取賭金大獎、旅遊騙局、生意機會、非法慈善募捐、在家工作騙局以及信用修復計劃等等。一定要說「不」！

Preventing Foreclosure



The sad fact is that many homeowners in financial trouble avoid the issue [of foreclosure] instead of asking for help from friends, relatives, counselors, lenders, and others.

The worst fear of many homeowners is falling into deep financial trouble and losing their home. Foreclosure is a legal process that allows a lender to take back ownership of the mortgaged property (for example, a home) and sell it when a loan is in default.

Typically, only about 1% of mortgages in the United States go into default and are foreclosed. It is a myth that lenders want to foreclose on your home. Reputable lenders would much prefer that you pay your mortgage regularly and be a good customer for life. Often lenders lose money in a foreclosure process, and, as a result, they are increasingly offering help to homeowners to avoid foreclosure.

The sad fact is that many homeowners in financial trouble avoid the issue instead of asking for help from friends, relatives, counselors, lenders, and others. These troubled homeowners often ignore the problem until it's too late and their home is taken away in foreclosure. In many states, the foreclosure process only takes a few months, so it's important to contact your lender early to ask for help if you are in financial trouble and are having difficulty meeting your mortgage payments. Remember, make the mortgage payment your first priority.

If you are in trouble and ask for help early in the process, there are usually many alternatives to help you remain in your home. Alternatively these types of interventions can help you sell the property without destroying your credit.

Common Causes of Foreclosure

- Job loss or income loss
- Health crisis
- Taxes, utilities, or property insurance problems
- Problems with a rental unit
- High-cost auto or consumer loan
- Disability
- Overspending
- Death in the family

預防房屋遭拍賣

很多屋主最怕的事情就是自己深陷財務危機而失去房屋。房屋沒收是在貸款人違約不付貸款時，貸款機構採取的一種法律程序。它允許貸款機構收回用以抵押的財產（比如說房屋）並予以拍賣。

全美大概只有百分之一的房屋貸款拖欠不付而導致房屋被沒收拍賣。其實，貸款機構並不像大家想像的那樣願意沒收房屋。信譽好的貸款機構更希望貸款人能按月支付貸款，永遠做個好顧客。貸款機構在拍賣程序中通常是賠錢的，為此，他們正為屋主提供越來越多的幫助來避免房屋被拍賣。

不幸的是，很多屋主在面臨財務困境時選擇逃避，而不是向親友、房屋顧問、貸款機構或其它渠道尋求幫助。這些屋主對遇到的麻煩放在一邊不管，等到意識到問題的嚴重性時就太晚了，房子已經被沒收準備拍賣了。房屋拍賣程序在很多州通常只需幾個月的時間，如果您財務出現問題不能按時支付貸款，一定要及早與貸款機構聯繫，尋求幫助。要記住，支付貸款可是您的第一優先。

如果您在遇到麻煩時及早尋求幫助，還是有很多方法可以保住房子。至少這些斡旋可以幫助您賣掉房屋而不致損害您的信用。

造成法拍屋的一般原因

- 失業或收入減少
- 健康出狀況
- 拖欠稅務、水電瓦斯費或房屋保險
- 出租收入中斷
- 昂貴的汽車或個人貸款
- 傷殘
- 花費過度
- 家人去世



不幸的是，很多屋主在面臨財務困境時 [房子被沒收] 選擇逃避，而不是向親友、房屋顧問、貸款機構或其它渠道尋求幫助。



It may be embarrassing to ask for help, but if it helps you keep your home, it's worth it.

No one wants to lose his or her home through foreclosure. Typically, the causes of foreclosure are complex and layered. It may start as a family living “paycheck to paycheck” on a tight budget with too many debts when suddenly a financial hardship hits. It may be the loss of overtime work, a temporary layoff from a job, a large car repair bill, or a family health emergency. The unexpected loss of income or expense destroys the budget and puts the family into a financial crisis. The bills mount up and many don’t get paid. The creditors start calling and demand to be paid. This type of stress can lead to a vicious and continuing cycle of financial problems. No homeowner wants to face this situation, so it’s extremely important to learn how to avoid foreclosure.

Tips for Avoiding Foreclosure

Always make your mortgage payment on time. Consider your mortgage payment your highest priority every month. Pay it before any other bill and pay it on time. If you have trouble making the payment, cut back your expenses in other areas. Or, look for ways to increase your income by getting another job or working overtime to make payments on time.

If you get into financial trouble, reach out to relatives, friends, spiritual advisors, and others for help. It may be embarrassing to ask for help, but if it helps you keep your home, it’s worth it.

If you fall behind on your mortgage payments, the most important step is to talk to your lender immediately. More than half of homeowners facing foreclosure do not call for help when they fall behind in their mortgage payments. Call your lender or talk to them if they call you. Don’t deny that you have a problem and ignore your lender. Explain your situation and ask for help. Many lenders have special assistance they can offer to consumers in trouble to help them catch up on their mortgage payments.

Call a trained counselor who can advise you about your options. To find a housing counseling agency near you, visit www.hud.gov or call 800-596-4287.

沒有人願意因銀行沒收而失去房屋。一般來說，導致房屋拍賣的原因是錯綜複雜的。它也許始於該屋主一直靠工資維持生活，手頭緊，債務又多，突然遭遇財務危機；也可能是因為失去了兼職工作、暫時失業、一大筆汽車修理帳單，或者家人健康出狀況。這突如其來的收入減少或開銷增加讓收支失衡，使得整個家庭陷入財務危機。帳單堆積如山無法支付，而貸款機構也開始打電話要求還款。如此等的壓力會使財務問題陷入惡性循環。沒有哪個屋主願意面對這種狀況，所以學習如何避免房屋被沒收是非常重要的。

防止房屋被銀行沒收的訣竅

按時付款。將每月的房屋付款當作第一優先。先按時繳付房屋貸款然後再付其它帳單。如果支付有困難，減少其它方面的開銷。或者可以想辦法增加收入，例如再找一份工作或者加班，以此來保證按時支付房屋貸款。

如果財務出現問題，向親戚、朋友、心靈顧問等尋求幫助。向別人求助多少會有些難為情，但如果這能夠幫助保住房子，也是值得的。

付款有困難時，最重要的就是馬上與貸款機構溝通。超過半數面臨房屋被拍賣的屋主在付款有困難時沒有與貸款機構聯絡過。主動與貸款機構聯繫，或者在他們致電給您時與之溝通，千萬不要否認自己的困境，也不要對貸款機構不加理會。向貸款機構解釋您的情況，請求幫助。很多貸款機構都為那些面臨困境的消費者提供特別協助，幫助他們度過難關，重回正軌。

與專業的房屋顧問聯絡，了解自己的選擇。您可以從www.hud.gov網站上或致電800-596-4287找到您居住地區的房屋諮詢機構。



向別人求助多少會有些難為情，但如果這能夠幫助保住房子，也是值得的。



Workout options that help you avoid foreclosure vary greatly from lender to lender depending on the type of mortgage, the mortgage's investors, and your credit history.

Talk to your lender and develop a workout plan. Depending on the situation, the lender may be able to lower the interest rate on your mortgage, lower the monthly payment, or set up a special repayment agreement for missed payments. Make sure any plan you develop with your lender is realistic for your budget.

If you set up a plan with your lender, it is very important to follow it. Talk to your family and work hard to live within the new budget plan. If you find that you can't follow the plan, call your lender right away.

Typical Loan Workout Options

Workout options that help you avoid foreclosure vary greatly from lender to lender depending on the type of mortgage, the mortgage's investors, and your credit history. That said, here are some common workout options if you fall behind on your mortgage payments:

Reinstatement. Reinstatement is when you are behind in your mortgage payments but you can make a lump sum payment to catch up on your overdue mortgage payments by a specific date, including any late fees or attorney fees. Some consumers borrow funds from family or friends to make these payments.

PROTECTING YOUR INVESTMENT FOR YOUR FAMILY

Some lenders will offer you the option to purchase mortgage protection insurance. Terms and rates vary, but this insurance is designed to pay off your mortgage in the event of your death, so that family members will not be left to pay it. Keep in mind that you may already have other means or forms of insurance in place to take care of your heirs in the case of your passing, so only consider paying for this option if you really need it.

為家人保護自己的投資

一些貸款機構為屋主提供購買貸款保護保險的選擇。這種保險的條款和費用不一，但它可以在屋主去世後付清其房屋貸款，屋主的家人不必承擔付款的責任。不過，您也許有其它形式或類別的保險在您去世後為家人提供保障，所以房貸保險只是在您確實需要時才考慮去購買。

與貸款機構溝通，訂立一個解決問題的方案。貸款機構也許可以根據具體情形，為屋主降低貸款利息、減少月付、或者設立一個付款計劃來補足未付的款項。要確保您與貸款機構之間訂立的任何方案都要切合您的財務狀況。

與貸款機構之間的還款方案一旦設立，就一定要切實執行。和家人充分溝通，努力按新的家庭預算行事。如果您發現自己無法做到，就要立刻與貸款機構聯繫。

解決貸款付款問題的常用方案

幫助貸款人解決貸款付款問題，以避免房屋被拍賣的方案因貸款機構、貸款類別、貸款投資人、以及貸款人信用的不同而有很大差異。以下是在付款出現問題時一些最常見的解決方案：

貸款復原。貸款復原是指貸款人付款出現問題，但是可以在某個特定日子前將所欠款項，包括遲付費或律師費，一次性全部付清。很多貸款人向家人朋友借款來支付這筆費用。



幫助貸款人解決貸款付款問題，以避免房屋被拍賣的方案因貸款機構、貸款類別、貸款投資人、以及貸款人信用的不同而有很大差異。



If you have enough equity in your home, you may want to try refinancing your mortgage.

Forbearance. A forbearance agreement allows you pay less than the full amount of your mortgage payment, or pay nothing at all, for a short period, with the understanding that another option will be used later to bring the account current. This type of agreement may be used if your financial problems are short-term and if you will be able to pay off the missed payments within a specific time in the future.

Repayment plan. If your mortgage is past due, but you can now afford to make payments, the lender may agree to let you catch up by setting up a schedule of repayments over six to 12 months. This plan allows you to add a portion of the overdue amount on top of each monthly payment so you can bring your account current.

Loan modification. The lender may be willing to modify or restructure your mortgage with a written agreement to extend the length of your loan terms or change the due dates, the payment amounts, or the interest rate to get you back on track.

Refinancing. If you have enough equity in your home, you may want to try refinancing your mortgage. The new mortgage could pay off the old loan along with any late fees and attorney fees. Be aware that if your credit history is poor, you may be forced to pay a higher interest rate or a higher monthly payment for the new mortgage.

Selling your home. If catching up on payments is not possible, the lender might agree to put the foreclosure on hold to give you some time to attempt to sell your home. While this approach may not seem ideal, it gives you an opportunity to sell the property and perhaps walk away with some of your equity. At the very least, it could prevent you from harming your credit through the foreclosure process, which could make it more difficult and more expensive to get credit in the future. In cases where you sell your home for less than what you owe the lender, the lender may accept this lesser amount as a “short sale” or a “short payoff.”

Deed in Lieu. In some cases, the lender may agree to the voluntary transfer of the home title back to them in exchange for cancellation of your mortgage debt. This approach could have a negative impact on your credit record, although not as much as a foreclosure. It may also have tax implications for you, and it might not be possible if there are other liens against the home.

寬容。寬容協議允許貸款人在短期內支付比正常月付低一些的還款，甚至暫停付款，不過貸款人和貸款機構達成共識，將來還會有一個解決方案來真正解決還款問題。這種協議適用於貸款人面臨的是短期的財務困難，有能力在特定的時期後償還拖欠的款項。

重新還款方案。如果貸款人以前拖欠了還款，但他現在有能力償還了，貸款機構也許會同意設立一個重新還款方案，讓他在六到十二個月內還清欠款。這個方案允許貸款人在正常貸款月付款中加上一部分欠付的數額，使還款恢復正常。

貸款調整。貸款機構也許願意通過書面協議調整或者重組貸款，調整方式包括延長還款期、改變月付截止日和還款金額、降低利息等，幫助貸款人度過難關。

重新貸款。如果房屋淨值夠多，重新貸款不失為另一個解決方法。新的貸款可以付清原有貸款連同遲付費和律師費。不過要提醒您的是，如果信用不佳，您可能就不得不為新貸款付較高的利息或較高的月付額了。

上市賣房。如果還款成為不可能，貸款機構可能會同意暫時不沒收房屋，而給屋主一些時間讓他自己賣掉房子。雖然這種方法並不理想，但這給屋主一個機會賣掉房子，或許還清貸款後自己還可以留下一些餘款。至少這樣做不致因房屋被拍賣而傷害到當事人的信用，要知道信用一旦受損，將來要再貸款就更難更昂貴了。萬一您賣房所得少於欠款，貸款機構也有可能接受金額不足的還款，通常稱之為「差額出售」(short sale) 或者「差額償付」(short payoff)。

地契轉讓。在某些情形下，貸款機構也許會同意貸款人自願將房屋的產權轉移給他們，以此抵銷其所欠房屋貸款。這種方法對貸款人信用的影響也許不如房屋拍賣那麼大，但也很不利。而且，還可能涉及到稅務問題。如果房屋有其他債務，這種方式也可能行不通。



如果房屋淨值夠多，重新貸款不失為另一個解決方法。

Maintaining, Repairing, and Improving Your Home



Your home is most likely the largest purchase you will make in your lifetime. You want to take care of it so that it retains its value and, if possible, appreciates over time.

In many ways, a house is like the human body. Both are clusters of complex systems enclosed in a fragile shell at the mercy of the environment. And like the human body, a house, especially an older house, needs regular maintenance to remain in good condition.

In fact, regular maintenance can help prevent costly problems. It can help mechanical systems run more efficiently and last longer, and it can have an enormous impact on a house's market value. And of course, it can make a house look better, making you proud, as well as keeping your neighbors happy.

Understanding Your Home's Systems

A house is a mix of different components that work together to keep us safe, protected from the weather, and comfortable throughout the year. These components include:

- Heating and cooling system (furnace and air conditioning)
- Electrical system (wiring, lights, outlets, appliances)
- Plumbing system (sinks, toilets, baths, supply pipes and drains)
- Foundation
- Roof
- Windows and doors
- Structure (walls, siding, porches, etc.)
- Yard and landscaping

Regular maintenance can help prevent costly problems.

維持、修理、改善房屋

房屋很有可能是您一生中最大的一筆買賣。您希望好好維護，保持它的價值，如果可能，更使其增值。

房屋在很多方面就如同人體。兩者都是在脆弱的外殼裡包藏著各式各樣的系統。就像人的身體一樣，房子，尤其是舊房子，需要正常的維護使之保持良好的狀態。

實際上，定期維護可以避免出現大問題。它可以幫助機械系統更有效地運轉，使用壽命更長，對房屋的市場價值有很大的影響。當然，它也可以使房子看起來更好，讓您感到自豪，同時鄰居們也會喜歡。

了解房屋的系統

房子是各種部件的組合，這些部件分工合作，保障我們的安全，抵擋酷熱嚴寒，讓我們感覺舒適。這些部件包括：

- 暖氣和冷氣系統（鍋爐和空調）
- 電氣系統（線路、照明、插座、家用電器）
- 管道系統（水池、馬桶、浴缸、輸水管和下水管）
- 地基
- 屋頂
- 門窗
- 結構（牆、外牆、門廊等）
- 庭園和景觀設計



定期維護可以避免出現大問題。



Your home systems need regular, seasonal maintenance.

Schedule of Home Maintenance

Your home systems need regular, seasonal maintenance and occasional repairs to keep them in good working condition. Here is a suggested schedule for these important tasks.

Daily or Weekly

- Keeping your home tidy and clean is important, not only for your personal enjoyment, but for everyone's health and safety.
- Similar to the inside of your home, it is important to keep your home's exterior neat and clean. Trash and recycling should be stored in the proper bins as required by your city or town. Debris and other obstacles should be removed from pathways, where they could create hazards for you or your guests. Some cities require you to remove snow from the sidewalks that are adjacent to your home to prevent injuries.
- If you have a lawn, you will need to water and mow it regularly. Additionally, depending on the type of grass, it may require periodic reseeding and fertilization.

Monthly

- Test smoke detectors.
- Change furnace/air conditioning filters when in use.
- Ensure your interior and exterior lights are working. This helps promote safety and deter crime.

Quarterly

- Inspect bathtubs and sinks for caulking and leaks; repair as needed.
- Check operation of water pump and sump pump.
- Review and practice emergency procedures.
- Survey carpet and flooring/clean and repair if needed.
- Inspect window caulking and repair if needed.
- Remove leaves and debris from gutters.

Annually

- Drain sediment from base of hot water tank.
- Have heating and air conditioning system serviced.
- Trim or prune trees and bushes.
- Check that your roof shingles are in good condition. Repair or replace any damaged shingles. Leaks require immediate attention and repair. If you cannot do the work yourself, contact a roofing professional right away.

房屋維護的日程

房屋需要定期、週期的維護和不定期的修理來保持它的良好狀態。以下是一些重要的維修日程表，可以作為參考：

每日或每週

- 保持房子的整潔和乾淨很重要，這不僅可以讓您個人心情舒暢，也有利於家人的健康和 safety。
- 保持屋外的整齊和乾淨與室內同樣重要。垃圾和回收物品要按當地市或鎮的規定放在合適的容器中。碎片和障礙物要及時從人行道上清除，以免給自己或客人造成危險。有些市鎮規定要清理與您房屋相連的人行道上的積雪，以避免行人滑倒受傷。
- 如果有草坪，要定期澆水、剪草。此外，有些草種可能還需要定期撒種、施肥。

每月

- 測試煙霧警報器。
- 在使用期內更換鍋爐和空調的過濾網。
- 確保屋裡內外有足夠的照明。如此可以提高安全系數，減低犯罪機率。

每季

- 檢查浴缸和洗臉池的縫隙有無漏水。必要時加以維修。
- 檢查水泵是否運作正常。
- 檢查和練習如何應付緊急狀況。
- 檢查、清潔地毯和地板，必要時進行修理。
- 檢查窗戶是否密封，必要時進行修理。
- 清理排水槽裡的落葉和垃圾。

每年

- 清除熱水爐中的沉澱物。
- 對暖氣和冷氣系統進行保養。
- 修剪樹木。
- 檢查屋頂瓦片是否完好。修補或更換損壞的瓦片。如有漏水要馬上修理。如果無法自己動手，盡快請專業的屋頂維修人員進行修復。



房屋需要定期、週期的維護



Over-improving a home, compared with other homes in the neighborhood, will not necessarily make the home worth more when you want to sell it.

Planning Is Critical

Look at the big picture. Before starting any home maintenance or repair project, it's best to plan it out. First, learn about the house. Inspect it thoroughly and make a full inventory of its current condition. Develop a comprehensive list of needed repairs and desired improvements. Set up a three- to five-year plan for home improvements. Make a budget and stick to it!

Get expert advice. Study home repair books and magazines and talk to contractors, architects, and friends about your house. Listen to their advice and learn from their mistakes. Home maintenance and repair classes may also be available at local housing agencies, home improvement stores, community organizations, or colleges. These classes can help you understand a home's maintenance needs. The workshops can also provide a better understanding of common house-related problems and ways of preventing them.

Don't over-invest in improvements. Unless you are highly skilled and have a large budget, do not attempt to transform a home into something out of a interior design magazine. After all, a home is supposed to be an investment, not a money pit. Over-improving a home, compared with other homes in the neighborhood, will not necessarily make the home worth more when you want to sell it.

Plan ahead for maintenance. Keep in mind that sooner or later nearly everything installed in and around a home is going to break or need repairs. To reduce this eventual burden, it makes sense to use materials that are well-designed, soundly constructed, and have withstood the "test of time." Keep track of receipts, manuals, and diagrams of replacement parts. Try to make maintenance as simple as possible by using high-quality materials and buying appliances that have long warranties. It is also wise to set up a savings account specifically for costly home repairs such as a roof replacement or exterior painting.

Consider your skills and your pocketbook. Be careful and realistic. Home repair projects can be stressful for a family, particularly if the use of the bathroom or kitchen is interrupted. To reduce this stress, try to keep the work within the limits of your skills, time, and budget.

Use high-quality building materials. As far as building materials go, use the best materials you can afford. In general, try to repair existing materials. If replacement is required, try to at least match the quality of the existing materials used in your home. It also makes sense to compare the "life-cycle costs" of materials. That is, try to compare materials not just by their initial costs but also by their maintenance costs and how long they will last. Using this standard, in the long run a hardwood floor would be a better investment than carpeting.

制定計劃十分關鍵

全面規劃。在進行任何房屋維護和修理之前，最好是做好整體規劃。首先是要對房屋有一個全面的了解。對房屋進行徹底的檢查，對其狀況一一做好記錄。列出一份需要修理或準備改進項目的清單。為房屋改進訂立一個三到五年的規劃。做好預算並嚴格按預算安排各項開銷。

聽取專家建議。參閱各類房屋整修的書籍和雜誌，聽聽承包商、建築設計師以及親友的意見。聽取他們的建議，吸取他們的教訓。您居住地區的房屋部門、建材行、社區機構，或者社區學院也可能會提供房屋維護和修繕課程。這些課程可以幫助您了解房屋維護所需的基本知識。一些小型的座談會也能提供一些有關房屋常見的問題和如何預防、解決這類問題的資訊。

房屋裝潢上的投資不要過度。除非您自己技能非凡，而且有大筆的預算，否則不要嘗試按室內設計雜誌上的模式來裝修房屋。不管怎麼說，房屋應該是一項投資，而不是錢坑。過度在房屋裝修上砸錢，並不見得會使房子的售價高出鄰近地區的其它房子。

提前作好維修準備。屋裡屋外的每樣東西差不多遲早都會損壞或者需要維修。為了減少終究總會產生的麻煩，最好是使用那些設計合理、製作精良且經得起時間考驗的材料。保存好收據、使用手冊以及零件更換圖示。儘量採用高品質的材料，購買保修期較長的電器，這樣就可以替自己省心省力。設一個特別的儲蓄帳戶來應付諸如更換屋頂或外牆粉刷之類的大宗開銷也不失為明智之舉。

量力而行。做到謹慎而實際。維修房屋對一個家庭來講有時也是一件頭痛的事情，尤其是在浴室或廚房無法使用時更是如此。為了減少壓力，要儘量做到量力而行、量入而出。

使用高品質的建材。盡能力使用最好的建築材料。一般來說，先是能修則修，實在需要更換時，選擇的建材至少要與房子目前使用的建材品質相當。另外，比較一下各種建材的「使用週期成本」也很重要。也就是說，在比較各種建材時，不要只考慮其買價，還要把保養和使用壽命等因素考慮進去。按照這種標準，硬木地板長遠來講就比地毯要合算一些。



過度在房屋裝修上砸錢，並不見得會使房子的售價高出鄰近地區的其它房子。



It's a good idea to set aside a portion of your monthly savings for routine home maintenance and repairs.

Setting Priorities

Obviously, not everyone can afford to restore an entire house at once. Thus it is important to prioritize home repair work with a master plan that can be implemented over, say, a five-year period. The following are some suggested priorities for home repairs.

Critical building maintenance and life-safety repairs. The first items you must take care of include any life safety or structural repairs that, if left undone, could damage the structure or hurt those living in it. This list might include repairs to your roof, foundation, siding, porches, exterior stairs, or even exterior painting.

Mechanical system improvements. This work would include upgrading the heating, air conditioning, electrical, or plumbing systems to be safer, more economical, or just more convenient.

Energy-efficiency improvements. This area covers items that could reduce heating and/or cooling costs and increase comfort. For example, this work might entail repairing or replacing windows and doors, adding attic insulation or installing an attic fan.

General and cosmetic interior improvements. This includes everything else, such as updating the kitchen, installing new carpeting, or repainting interior walls.

Yard work and landscaping improvements. This work includes work on your yard, from simply planting flowers to more expensive and involved work, such as planting trees or building a barbecue patio.

Once priorities for home repairs and improvements are established, it doesn't mean that you have to follow the priorities one-by-one down the checklist. After you have taken care of all critical building maintenance and life safety repairs, you can rearrange the list to strike a compromise among your needs, desires, and pocketbook.

Saving for Routine Maintenance and Repairs

It's a good idea to set aside a portion of your monthly savings for routine home maintenance and repairs. The amount will vary depending on the age and condition of your property, but a good rule of thumb is to save at least 1% of your home's purchase price over a one-year period (for example, 1% of a \$120,000 home over 12 months is \$100 per month).

At minimum, you will want to have a home repair fund of \$2,000 to \$3,000 set aside to cover repairs. If you don't set money aside to do routine maintenance and make small repairs when needed, you might end up paying costly credit card charges for this work. Worse yet, if you ignore the maintenance, you could end up with serious, expensive problems in the future.

設定優先次序

很明顯，並不是所有人都可以一次性將整個房屋改頭換面。所以重要的是要先有一個整體的長期規劃，比如說五年期，然後按先後次序一步步進行。以下是一些應該優先進行的房屋保養項目，供您參考：

至關重要的建築保養和涉及生命安全的維修。您最先要做的就是維修那些可能危及人身安全和損害房屋結構方面的問題，絕不能放任不管。屋頂、地基、外牆、門廊、戶外台階、甚至外牆油漆都屬於這類維修。

改進機械系統。包括將暖氣、空調、電力、管道系統升級，使其更安全、更經濟、更便利。

節省能源改進。這類改進包括減少暖氣和冷氣的開銷，提高環境的舒適度。比如說修理或更換門窗，在閣樓加裝絕緣棉，或者安裝換氣扇等。

一般美化性的室內裝修。包括諸如改建廚房、裝新地毯、室內重新粉刷等工作。

庭園打理和景觀設計。包括從簡單的種花種草，到更費錢費事的種樹、建燒烤露臺等庭園工作。

先後次序一旦定好，也可視情況而有所變動。在解決了那些可能危及生命安全和損害房屋結構方面的問題後，您可以按照自己的需要、喜好和財務狀況，對原有計劃做一些調整。

房屋日常保養和維修應有的儲蓄計劃

從每月的存款中拿出一部分，作為房屋日常保養和維修的開銷，是一個很好的做法。房屋的狀況不同，保養和維修房屋所需要的金額也就不同，但是您可以按一個基本準則來存款，那就是至少要存房屋買價的1%（比如說，如果買價是\$120,000，1%為\$1,200，12個月內每月就要存\$100）。

最少要準備\$2,000到\$3,000專用基金放在一邊，以應付房屋維修的開銷。如果您沒有準備房屋日常保養和小維修的費用，您可能不得不用信用卡高價借款來做這些工作。如果您根本不去保養，情況會更糟，您將來要面臨的問題就可能更嚴重，付出的代價也會更高。



從每月的存款中拿出一部分，作為房屋日常保養和維修的開銷，是一個很好的做法。

Sample Schedule of Seasonal Maintenance Tasks

Winter Maintenance Schedule

Task	Frequency	Who Will Do	Date(s) Done
Change furnace filters	Monthly (during heating season)	_____	_____
Humidifier: thoroughly clean water in reservoir, if applicable	Each week	_____	_____

Spring Maintenance Schedule

Task	Frequency	Who Will Do	Date(s) Done
Window cleaning spring and fall	As needed	_____	_____
Window caulking (especially for air-conditioned rooms)	Spring and fall or as needed	_____	_____
Plans for outside care, such as washing or painting siding	Annually as needed	_____	_____
Defrost manual freezer	Annually before new preservation seasons begin	_____	_____

Summer Maintenance Schedule

Task	Frequency	Who Will Do	Date(s) Done
Clean air conditioner filter	Monthly or per manual directions	_____	_____

Fall Maintenance Schedule

Task	Frequency	Who Will Do	Date(s) Done
Heating system serviced	Before system is needed	_____	_____
Remove leaves from gutters	Once or twice during fall	_____	_____
Clean and store yard tools, discard or store yard chemicals properly	As needed	_____	_____
Clean fire extinguisher, refill or replace as needed	Annually	_____	_____

Adapted from Ohio State University Extension.

季節性房屋保養日程範例

冬季保養日程

工作	頻 率	做工人	完成日期
更換熱爐過濾網	供暖期間 (每月一次)	_____	_____
加濕器：徹底清洗儲水容器	每週	_____	_____

春季保養日程

工作	頻 率	做工人	完成日期
春、秋季清洗窗戶	按需要	_____	_____
密封窗戶（尤其是裝有空調的房間）	春季、秋季， 或按需要	_____	_____
室外打理計劃， 比如清洗或粉刷外牆	如果需要，每年	_____	_____
每年人工為冷凍櫃解凍	每年在儲藏 季節開始前	_____	_____

夏季保養日程

工作	頻 率	做工人	完成日期
清潔空調過濾網	每月， 或按用戶指南要求	_____	_____

秋季保養日程

工作	頻 率	做工人	完成日期
保養供暖系統	在使用前	_____	_____
清除排水溝落葉	秋季一、兩次	_____	_____
清潔並收好庭園工具， 妥善丟棄或儲存庭園用化學藥品	按需要	_____	_____
清潔滅火器， 需要時予以加滿或更換	每年	_____	_____

摘自「Ohio State University Extension」



Good advice can save you time and money.

Making Home Improvements

In addition to making these necessary home repairs, you will also have the opportunity to improve your property over time to make it more convenient, efficient, safe, or attractive. Many of these repairs and improvements are expensive. Therefore, it's important to plan ahead so you can save for this work and get it done when you are financially ready instead of being forced to address these issues as part of a crisis.

Doing Simple Home Repairs and Maintenance Yourself

There are many ways to learn how to do home repairs and maintenance chores. While some home projects are large and complex, many are simple, small tasks that most homeowners can learn to do themselves. Here are several ways to learn more about maintaining and improving your home:

Learn from neighbors, relatives, contractors, and associates at home improvement stores. It is probably simplest to learn home improvement skills directly from someone else. With one-on-one instruction, you can ask questions, watch the person make similar improvements, and test out your skills while the instructor watches. Good advice can save you time and money.

Take a home repair class. Many schools, colleges, nonprofit organizations, and home improvement stores offer classes on home repairs and improvement projects. These classes provide homeowners with the opportunity to get “hands-on” experience in making home repairs under the supervision of a skilled teacher.

Read books, watch videos, and visit web sites. Reading home repair books, watching videos or cable shows and checking online resources are valuable ways to learn more about home repairs and improvements. While these approaches won't allow you to ask questions, they can be very helpful in providing detailed background information and providing creative solutions to common problems.

Work alongside a contractor you've hired. Not all contractors are willing to work directly with homeowners, but it's worth asking. Some contractors will welcome having a homeowner who can act as a helper to fetch parts and tools as they work. This gives you an opportunity to watch them in action, ask questions, and learn new skills from an experienced professional.

房屋裝修

除了進行必要的房屋維修外，您還可以裝修房屋，使其更便利、更舒適、更安全、更有吸引力。很多修理和裝潢所費不貲，您需要做好計劃，在財務上準備充分後才動手，而不是在事到臨頭才手忙腳亂，使自己陷入雪上加霜的境地。

簡單的維修自己動手

您可以從很多途徑學習如何自己動手維修和保養房屋。當然那些大而複雜的項目自己做不來，但對於那些簡單的、小一些的工作，大多數屋主都是可以學會自己做的。以下是一些學習房屋保養和裝修的途徑：

從鄰居、親友、承包商、以及建材行的員工處取經。直接從別人那裡取經應該是學習裝修技能最簡單的途徑。這種方法是一對一地指導，您可以提問，親眼看著老師動手，同時也可以讓老師看您試做。好的建議可以幫您省時省錢。

參加房屋維修課程。很多學校、學院、非牟利機構和建材行都提供房屋修理和改進的課程。這些課程為屋主們提供了一個在老師的指導下取得房屋維修實踐經驗的機會。

在書本、錄影帶和網路上學習。閱讀房屋裝修書籍，看相關的錄影帶、電視節目以及利用網路資訊都是了解更多房屋裝修知識的有效方法。雖說這些方式無法讓您提問，但它能為您提供詳細的背景資料和為常見問題提供有創意的解決之道。

與包工一起工作。並非所有的包工都願意直接與屋主一起做工，但您不妨問一下，有些包工也歡迎屋主能在一旁幫著遞個工具零件甚麼的。這樣就為屋主創造了一個從專業人員那裡觀察、提問和學習的機會。



好的建議可以幫您省時省錢。



Talk to friends or check with the local homebuilder association about reliable contractors.

Hiring Contractors

In the course of maintaining a home, you will occasionally have to make repairs that require professional help and you'll need to call in a contractor. To ensure that the relationship with a contractor goes smoothly, it's a good idea to follow these suggestions:

Be specific about the work. Before calling contractors, you should have a clear idea of what you want. Whenever possible, describe dimensions, materials, colors, style of cabinets or fixtures, and so on. Write these ideas down and give a copy to each contractor you meet with so that they understand what you want. For larger projects, it's worthwhile working with an architect or a construction manager to develop plans and specifications.

Shop for contractors and check references. Talk to friends or check with the local homebuilder association about reliable contractors. Every reputable contractor should provide the names of several recent customers as references. Call these references and, if possible, visit their homes to inspect the work. Be thorough in asking questions about the contractor's timeliness and work habits. Also, make sure the contractors are licensed, if applicable, in your area and that they have current liability insurance coverage.

Bid the job competitively. Unless the job is very small or very urgent, it is wise to have several contractors compete for the opportunity to do the work. Try to obtain two or three bids. Contractors spend considerable time preparing bids, so be fair. Don't ask a contractor to bid on a project unless you are willing to award them the job if the price is right. Make sure that contractors are providing bids (firm prices) rather than estimates (rough calculations) for the work. Ask about hourly rates for any extra work. Read the written bids carefully to ensure that all the contractors are bidding on similar work.

Sign a contract. Prepare a contract that describes the work to be completed, including plans and specifications; the time schedule; the payment schedule; and any warranties that are provided. The contract should also note who is responsible for clean-up, utility costs, obtaining permits, and paying applicable permit fees during the construction period. Before signing, read the contract carefully to ensure that the terms are agreeable. This legal document is meant to protect both parties.

雇請承包商

在房屋保養過程中，不時有一些您無法自己動手，需要聘請專業人員的維修工作。以下幾點建議有助於您與包工減少摩擦、融洽合作：

明確工程要求。在與承包商聯絡之前，您自己先要清楚您要的是甚麼。盡可能明確地提供您所需要的櫥櫃或設施的尺寸、材料、顏色、式樣等，將這些寫下來，影印給每一位包工，讓他們了解您的要求。對於較大的工程，則值得花錢去請一個建築工程師或工程經理來做施工計劃、敲定細節。

挑選承包商，調查承包商的信譽。通過親友或當地房屋建築商協會尋找可靠的承包商。每一位信譽不錯的承包商都應該會提供幾個最近的客人作為您的參考。打電話與這些人聯繫，如果可能的話，去他們的家，親眼看看承包商做的工。詳細了解承包商的做工習慣以及交工是否準時。同時，如果工程需要執照，還要確定承包商有執照，並有有效的責任保險。

招標。除非要做的維修很小或很緊急，否則最好是多讓幾個承包商來競標。儘量拿到二、三個出價。承包商需要花一定的功夫來準備投標，所以您也不能太隨意。除非只要價格合適您就打算把工作交給某承包商做，否則不要讓其投標。要確定承包商出的價是實價，而不是估算的價格。了解如果需要額外做一些工，每小時按多少收費。仔細閱讀書面投標，確定所有承包商的報價都是基於類似的工作。

簽約。準備一份合同，詳細說明要做的工作，包括整體規劃和施工細節、工程進度、付款安排，以及保修期。合同還需注明在開工期間，誰來負責垃圾清理、水電開銷、申請開工紙，以及支付申請開工紙的費用等。在簽字之前，要仔細閱讀合約，確認每個條款都能接受。法律文書是旨在保護簽約雙方的。



通過親友或當地房屋
建築商協會尋找可靠的
承包商。



On larger jobs, or at the contractor's request, you may want to make progress payments.

Don't pay in advance. Many small construction jobs are completed quickly so that only one payment at the end may be necessary. On larger jobs, or at the contractor's request, you may want to make progress payments. The amount of these payments should be written into the contract and followed closely. It is wise to hold back a substantial amount of the contract (up to 10 to 30%) for the final payment to ensure the job is completed in a timely manner and all the loose ends are tied up. Of course, you shouldn't make this final payment until you are fully satisfied with the completed work.

During construction, keep changes to a minimum. Try to avoid making changes in the contract because late changes will increase costs and usually the time required to complete the project. However, in the event they do occur, any changes should be approved by both parties in writing with a listing of any extra material and labor costs.

Keep a written record. Keep a written log of your construction projects. The records should detail the progress of the work, payments made, approved changes in the work, and important conversations with the contractor. These records could help resolve disagreements at the end of the project.

Show good faith. Throughout the construction process, try to maintain a good relationship with the contractor: be available for consultations, help out where possible, or have a cold drink available after a long day's work. Remember, a little cooperation and courtesy can go a long way toward preventing tensions between you and the contractor.

The Contract

A contract is a legally binding written agreement. A contract should be written for all construction projects between homeowners and contractors. This agreement should be signed by both parties and any changes to the contract should be made in writing and be approved by both parties.

Ideally, the contract should include the following information:

- Names and addresses of both parties
- Date the contract is signed
- Scope of work (be specific: plans, specifications, lists, materials, etc.)
- Total cost of the specified work
- Work schedule (date when work will begin and end)
- Payment schedule (when payments will be made; with at least 10% held until the end)
- Warranties for the work or materials
- Hourly labor rate for any extra work
- Responsibilities for clean-up, utilities, and permit fees
- Requirements for liability insurance coverage

不要提前付款。很多小型裝修工作不需太長時間，所以可能只需在完工後一次付清款項。大一些的工程，或者是應承包商的要求，您就可能要分幾次付款。每次付款的具體數額都要在合同中注明，並嚴格按約付款。聰明的做法是留下金額不小的尾款（百分之十至三十）最後才付，以確保工程按時完工，完整收尾。當然，支付尾款的前提是您對工程百分之百滿意。

施工期間，改動越少越好。因為臨時的改變會增加工程費用，拖延完工時間，所以儘量不要中途修改合同。如果改動在所難免，就需有雙方的書面同意，並列明所需的額外材料和人工。

保存書面記錄。對工程作書面記錄。詳細將工程進度、付款時間、雙方同意的工程變動，以及與承包商的重要談話內容等記錄在案。這份記錄有助於解決工程結束後雙方可能出現的糾紛。

表現誠意。施工期間，儘量與承包商保持良好的關係：有事隨時協商、儘可能提供幫助、讓他們能在辛勤工作一天後能喝上一杯冷飲。要記住，一點點的合作和禮遇可以大大地避免您和承包商關係緊張。

合同

合同是一份書面的法律文件。屋主和承包商之間所有的工程項目都應該簽訂合同。雙方都應該在合同上簽字，合同的任何變動都應是書面形式的，而且需經雙方同意。

理想的合同應該包括以下內容：

- 合同雙方的姓名和地址
- 簽約日期
- 工程內容（具體來說就是計劃、施工細節、做工明目、材料要求等）
- 工程總價
- 工程進展日程表（工程開工與完工日期）
- 付款日程（付款日期；留至少百分之十作尾款）
- 工程或材料的保證期
- 額外工作的勞工時薪
- 由誰負責垃圾清除、支付水電費和申請開工紙的費用
- 工程責任險的要求



大一些的工程，或者是應承包商的要求，您就可能要分幾次付款。

Home Safety and Emergency Preparedness



Home accidents are a major source of injuries — but you can do a lot to prevent them and/or limit the harm they cause.

A key priority for maintaining your home is paying attention to safety issues. Home accidents are a major source of injuries — but you can do a lot to prevent them and/or limit the harm they cause. Here are a few strategies to improve the safety of your home:

Keep a first aid kit handy. Keep a first aid kit in a convenient place in your home such as the bathroom or kitchen, and make sure everyone knows where it is located. These types of kits can be purchased at most drug stores or outdoor stores for less than \$25. The first aid kit should include sterile bandages, sterile gauze pads, 2-inch gauze bandage, adhesive tape, antibiotic ointment, latex gloves, face masks, antiseptic wipes, burn gel, aspirin, antihistamine, eye wash, a thermal blanket, and chemical ice packs.

Post emergency phone numbers in the kitchen and by all phones.

Print out emergency phone numbers for the police, fire department, doctor, pharmacist, hospital emergency room, and nearby relatives or neighbors. Post these numbers close to all of the phones so they can be easily found and used. Train everyone in the family to use these numbers in case of an emergency. Even young children can learn to dial 911 in case of an emergency.

Prevent fire damage by installing smoke detectors and purchasing fire extinguishers. Your house should have direct-wired smoke detectors installed on the ceilings outside all bedrooms and other living spaces in the house. If you have questions about the location or condition of smoke detectors, contact your local fire department — they often provide free home safety inspections. The detectors should be tested regularly to make sure they are working. Detectors in good working order will sound an alarm loud enough to awaken everyone in the house if smoke is detected. A fire extinguisher can be used to put out a small fire. Keep an extinguisher in the kitchen, garage, and upstairs. Keep extinguishers away from children and check their gauges regularly to ensure they are operational.

Have an evacuation plan. In case of a fire or some other emergency, you need an evacuation plan to make sure everyone gets out of the house safely. Talk to everyone about alternative ways they can get out of the house quickly and safely (through windows and/or doors) if there is a fire or other emergency. Have a plan to meet up at a neighbor's house or another specific location.

居家安全和緊急狀況的防備

保養房屋的最重要的一環就是要注意安全問題。家裡發生的意外事故是造成傷害的主要原因 — 不過，您可以做很多事情來避免事故發生，或減少因此產生的傷害。以下一些策略可以幫助提供居家安全：

將急救藥箱置於方便之處。將急救藥箱放在諸如浴室廚房等方便的地方，確定家中每個人都知道它放在何處。這種急救箱在大多藥店或戶外用品店都能買到，價格不超過25美元。急救箱裡應放置消毒繃帶、消毒紗布墊、2英吋寬的紗布繃帶、膠條、消炎藥膏、乳膠手套、面罩、消毒紙巾、阿司匹林、抗組胺劑、眼睛清洗液、保溫毯，以及冰袋。

在廚房和電話旁貼上緊急電話號碼。打印出警察局、消防站、醫生、藥劑師、急救中心、以及附近親友和鄰居的電話。所有電話旁都貼上這些號碼，以便需要時能及時找到和使用。讓家裡的每一個人了解如何在緊急狀況下使用它們。即使是小童也可以學會緊急時撥打911。

安裝煙霧警報器和滅火器以預防火災。所有臥房外的天花板和房子的其他空間都應該裝上煙霧警報器。如果對煙霧警報器的狀況或安裝地點有不了解的地方，可以與就近的消防站聯繫 — 他們通常會提供免費的房屋安全檢查。定期對煙霧警報器進行檢測，以確保它正常工作。如果警報器沒有問題，它會在探測到煙霧時，發出很大的警報聲，足以叫醒屋裡的每一個人。滅火器可以用來撲滅小火。在廚房、車庫和樓上應各有一個滅火器。滅火器應放在兒童構不著的地方，定期檢查，確保其效用。

做好疏散計劃。您需要有一個疏散數計劃，以便在火災或其它緊急狀況發生時，所有人都能及時安全地撤離。與家庭的每一位成員溝通，讓他們了解在火災或其它緊急狀況發生時，迅速安全離開房子的其他途徑（從窗戶、門等）。提前商量好家人碰頭的地點：可是在鄰居家，也可以是在其他某個地方。



家裡發生的意外事故是造成傷害的主要原因 — 不過，您可以做很多事情來避免事故發生，或減少因此產生的傷害。



Simple steps can help prevent accidents.

Take steps to prevent accidental injuries caused by falls. Falls account for almost half of accidental deaths in the home, and the elderly are especially susceptible to these injuries. Here are some simple steps that can help prevent these accidents:

- Keep floors in good repair and make sure all rugs have nonskid backings
- Avoid running electric cords across rooms and pathways
- Keep floors and pathways clear of toys and other obstructions
- Make sure that stairs and steps are well-lit and free of obstructions
- Provide sturdy handrails on all stairs
- Be cautious around wet and slippery floor surfaces
- Install nightlights in hallways and bathrooms
- Install nonskid mats in bathtubs and showers
- Install sturdy grab bars in bathtubs and showers
- Install window guards for children on upper floors
- If you have small children, install gates at the top and bottom of stairways

Prevent lead contamination. Most houses built before 1980 have paint that contains a significant amount of lead. If this lead-based paint is peeling, chipped or sanded, it can be a hazard to a home's occupants, especially young children who may eat or breathe in these paint particles. Many studies have shown that lead can have significant negative health effects on children. If you suspect your home has lead paint, get it tested by a professional before you do any repairs and renovations that may disturb painted surfaces. Clean up any paint chips or dust with a wet sponge mop to avoid spreading it through your house. Contact your county health department for useful publications and advice on this topic.

Conduct a home safety inspection. Inspect your doors and windows from the outside to ensure that they close and lock properly. Repair or replace any locks, doors or windows that are broken or not working. Deadbolts should be installed on all of your entry doors. If crime is a problem in your neighborhood, you may want to consider installing a security alarm system. You may want to start a neighborhood watch program with your neighbors.

採取措施，預防意外跌倒傷害。所有的居家意外死亡中差不多有一半的是因跌倒而引起的，老年人更是容易因跌倒而受傷。以下是一些簡單的方法可以幫助避免這類事故的發生：

- 保持地面平整，確保所有的地毯都有防滑底襯
- 避免電線從房間和過道上穿過
- 不要在地面或過道上放置玩具和其它障礙物
- 確保樓梯和台階照明良好，不要有任何障礙物
- 樓梯的所有扶手都要堅固
- 地面濕、滑時要格外小心
- 在過道和浴室裡裝上夜燈
- 在浴缸和淋浴間安裝防滑墊
- 在浴缸和淋浴間安裝堅固的扶手
- 在樓上的窗子上安裝兒童防護欄
- 家中如有幼兒，要在樓梯的頂部和下端都裝上柵門

防止鉛污染。1980年前修建的房屋大多使用含鉛量不輕的油漆。如果這些含鉛油漆剝落、弄碎或者磨損，對屋裡的人會造成危害。兒童如果吃下或者吸入這些有毒物質，後果更是嚴重。許多研究都表明鉛對兒童的健康十分不利。如果您懷疑房子有含鉛油漆，不要自行進行任何維修或更換，以免油漆表面受損，要先找專家來測試是否含鉛。用濕海綿拖把來清理油漆碎片或灰塵，這樣就不會弄得滿屋都是。您可以向本地政府的衛生部門索取有關的出版物。

進行居家安全檢查。從外面檢查門窗，確保均關鎖妥當。門窗、鎖有損壞或者故障時，要及時修理和更換。所有進屋的大門都要有門栓。如果周圍環境不是很安全，可以考慮安裝警報系統。或許，您可以組織一個社區的「鄰里守望計劃」。



一些策略可以幫助提供居家安全



Emergency Supply Checklist

- Water: one gallon of water per person per day for at least three days, for drinking and sanitation, and water purification tablets
- Food: at least a three-day supply of nonperishable food
- Battery-powered or hand-crank radio and a NOAA Weather Radio with tone alert and extra batteries
- Flashlight and extra batteries
- First aid kit
- Whistle to signal for help
- Dust masks, to help filter contaminated air and plastic sheeting and duct tape
- Moist towelettes, garbage bags and plastic ties for personal sanitation
- Wrench or pliers to turn off utilities
- Can opener for canned food
- Local maps
- Tissues and plastic bags
- Plastic tarp, thermal blankets, and emergency ponchos
- Cell phone batteries and rechargers
- Candles and waterproof matches
- Cash, credit cards
- Emergency telephone numbers
- Paper and pencil

Source: U.S. Department of Homeland Security.

Emergency and Disaster Preparedness

Disasters can strike unexpectedly and wreak havoc on your life. Though you can rarely control or prevent disasters, you can certainly plan and be prepared for these emergencies. Even a small amount of preparation can help reduce your losses from these disasters. The University of Florida IFAS Web site provides an excellent online manual about disaster preparedness at <http://disaster.ifas.ufl.edu/default.htm>. Here are some general guidelines to follow:

Pay attention to advance warnings. Public officials can often provide advance warnings about pending disasters such as floods, tornadoes, hurricanes, severe windstorms, extreme heat waves, and snowstorms. Pay attention to these warnings and take steps to prepare your household for the potential emergency. Tune in to radio and television reports for updated conditions. Don't ignore these warnings and continue with "business as usual." Remind your family about your evacuation plans and alert relatives about the potential situation.

Have emergency supplies stored and ready. Even a modest storm can cause temporary power outages and prevent your lights from working. If these outages are longer term, you can be uncomfortable and your safety could be at risk unless you have some emergency supplies stored and ready for use. See the Emergency Supply Checklist for specific items to include in your kit.

Keep an up-to-date inventory of household possessions. A key to putting your life back together after a disaster is having a thorough household inventory and secure storage for important documents. The household inventory should include a description of your possessions (including model and serial numbers), proof of the date you bought each item and its cost (ideally, including a copy of the receipt and/or a photograph of the item). In fact, photographing or videotaping your possessions is a great way to keep an inventory. Even relatively inexpensive items such as tools or clothes should be inventoried.

Protect valuable household records. It is critical to keep your important household documents in a locked, fireproof, and waterproof container to prevent these documents from being destroyed in a disaster. If you do not have a bank safe deposit box to store these documents, you should purchase a home storage safe that is fireproof and waterproof.

應急物品清單

- ❑ 水：按每人每天1加崙，至少要有三天的儲備，加上淨水藥片，作為飲用和衛生用。
- ❑ 食物：至少夠吃三天，不易變質的食品
- ❑ 使用電池或手提的收音機或一個全國天氣預報中心（NOAA）的氣象預報收音機，並準備好備用電池。
- ❑ 手電筒及備用電池
- ❑ 急救箱
- ❑ 口哨，需要時可以求救
- ❑ 防塵面罩，塑料床單、強力膠帶
- ❑ 濕紙巾、垃圾袋和塑料繩
- ❑ 扳手或鉗子以切斷水電瓦斯
- ❑ 罐頭食品開罐器
- ❑ 地圖
- ❑ 面巾紙和塑料袋
- ❑ 塑料防水衣、保暖毯、雨衣
- ❑ 手機電池和充電器
- ❑ 蠟燭，防水火柴
- ❑ 現金，信用卡
- ❑ 緊急電話號碼
- ❑ 紙張，鉛筆

資料來源：美國國土安全部

緊急狀況和自然災害的應對

自然災害通常是毫無預警的情況下發生，給人們的生活造成極大的破壞。雖說您無法控制或預防災難的發生，但絕對可以提前做好應對這些緊急狀況的準備。那怕是一點點的準備也可以幫助減少這些災難帶來的損失。佛羅里達大學食品和農業科學學院在網站上提供了一個非常好的關於如何備戰災害的手冊，網址是<http://disaster.ifas.ufl.edu/default.htm>。以下是一些基本指南：

注意事前警告。政府部門通常會在洪水、龍捲風、颶風、暴風、熱浪、暴風雪來襲前發出警告。密切關注這些警訊，採取措施做好應付緊急狀況的準備。從電台或電視台了解最新消息。千萬不可對這類警告置之不理、依然我行我素。提醒家人到時應該採用的疏散計劃，並將可能發生的情況通知親友。

儲存好應急物品。即便是一般的風暴也可能導致暫時的電力中斷、家中電燈不亮。假如電力短時間內無法恢復，而您又沒有準備應急物品，就可能會感到很不舒服，您的安全也受到威脅。本指南提供了一份應急物品的清單，您可以作為參考。

清點家庭財物。災難發生後讓生活重回軌道的一個關鍵就是家庭財產有一份完整目錄，並妥善保存好重要文件。財產目錄應該包括物品的說明（包括型號和產品序號）、每件物品的購買日期和價格憑據（最理想的是有收據及物品的圖片）。事實上，將物品拍照或錄影是編制財產目錄的一個很好的方法。即便是不很貴重的物品，比如工具或衣物，也應編入目錄中。

保護有價值的家庭文件。妥善保存好家裡的重要文件，將它們放置在防火、防水的文件櫃或保險箱中。這一點十分重要，因為這樣可以避免這些文件在災難發生時毀損。如果您沒有在銀行租用保險箱來保存文件，就一定要買一個防火防水的家用保險箱。



Getting Involved in Your Community



Meet your neighbors, visit your local library or community center, and read your city newspaper to learn more about activities and important issues in your area.

When you bought your home, you also “bought into” the neighborhood in which your home is located. This may be a neighborhood that is new to you or one in which you lived previously. In your new role as a homeowner in the neighborhood, you will probably want to find ways to get more involved in your community to help protect your investment and make it more enjoyable to live there.

Get to Know the Neighborhood

To be an active member of the community, you must first get to know your neighborhood. Meet your neighbors, visit your local library or community center, and read your city newspaper to learn more about activities and important issues in your area. You may wish to get involved with a local Neighborhood Watch association, or the parent organization at your child’s school. If you would like to learn more about civic affairs, you can attend town or city council meetings, or contact your local, state, or federal elected officials. You can obtain the names of your elected officials online, or at your local library.

Enjoy the Benefits

With all this hard work, it is important to remember that homeownership comes with many benefits. Here are just a few:

- Having pride of ownership
- Enjoying a home value that may increase over time (3 to 6% nationwide over past 20 years, according to financial experts)
Note: figure from lendingtree.com

- Receiving tax advantages
- Having the control to make important choices about when and where repairs and improvements are made
- Enjoying a garden or a yard for your children and/or pets to play in
- Experiencing a sense of community as you and your family get to know neighbors, schools, and parks
- Having choices when it comes to decorating and renovating
- Investing in your home’s equity by paying your mortgage instead of paying a landlord
- Creating a valuable asset for your future
- Having a recognized voice in your community — elected officials and decision makers value homeowners’ opinions on local matters, including school issues and traffic concerns
- Creating stability for you and your family in a place of your own

Welcome Home

For you, the dream of homeownership is now a reality. You made the right choice in buying your home and now you must live up to the challenge of maintaining and protecting your important investment. Yes, you have hard work ahead of you, but you also get to reap the many rewards of being a homeowner. Congratulations.

參與社區事務

買了房子也就是買入了您房子所在的社區。這個社區也許不同於您原來居住的地區。作為該社區的一名新屋主，您可能需要想辦法多參與社區事務，以幫助保護您的投資，並讓自己在這裡住得更開心。

了解社區

要想積極參與社區事務，首先要了解社區。拜訪鄰居、參觀當地的圖書館或社區中心、閱讀地方新聞，以此來增加對社區活動及重要事務的了解。您也可以參加當地的鄰里守望協會，或者孩子學校的家長會。如果您想了解更多社區事務，還可以參加郡或市議會的會議，或者與本地、州或聯邦民選官員聯繫。

享受屋主的實益

經過這麼辛勤的努力，可別忘了作為屋主也享有很多的實惠。以下只是其中的一部分：

- 有引以為傲的資產
- 享受房屋的升值（根據財務專家的數據，過去二十年全國的平均增長幅度是百分之三至百分之六）
備註：數字摘自lendingtree.com。

- 享受稅務優惠
- 可以自由選擇何時何地整修房屋
- 有花園或庭院供孩子或寵物玩耍
- 隨著對鄰居、學校和公園的逐步熟悉，會產生一種社區歸屬感
- 可以隨意裝飾及更新
- 支付貸款等於投資房屋的淨值，而不是付給房東
- 為未來創造財富
- 在社區事務上有發言權 — 民選官員和政策制定者在諸如學校、交通等社區事務上很重視屋主的意見
- 穩定的居所給自己和家人帶來穩定的生活

歡迎回家

現在，您的屋主之夢終於實現了！您已經做出了正確的決定，買了房子，現在要做的事情就是要努力維護這份重要的投資。不錯，您以後要做的事情還很多，不過，同時您也得以收穫作為屋主才能享受的成果。恭喜您！



拜訪鄰居、參觀當地的圖書館或社區中心、閱讀地方新聞，以此來增加對社區活動及重要事務的了解。

Glossary

Actual Cash Value: An amount equal to the replacement value of damaged property minus depreciation.

Adjustable-Rate Mortgage (ARM): Also known as a variable-rate loan, an ARM usually offers a lower initial rate than a fixed-rate loan. The interest rate can change at a specified time, known as an adjustment period, based on a published index that tracks changes in the current finance market. Indexes used for ARMs include the LIBOR index and the Treasury index. ARMs also have caps, a maximum and minimum that the interest rate can change at each adjustment period.

Adjustment Period: The time between interest rate adjustments for an ARM. There is usually an initial adjustment period, beginning from the start date of the loan and varying from 1 to 10 years. After the first adjustment period, adjustment periods are usually 12 months, which means that the interest rate can change every year.

Amortization: Paying off a loan over the period of time and at the interest rate specified in a loan document. The amortization of a loan includes in each mortgage payment the payment of interest and a part of the amount borrowed.

Amortization Schedule: Provided by mortgage lenders, the schedule shows how, over the term of your mortgage, the principal portion of the mortgage payment increases and the interest portion of the mortgage payment decreases.

Annual Percentage Rate (APR): How much a loan costs annually. The APR includes the interest rate, points, broker fees and certain other credit charges a borrower is required to pay.

Application Fee: The fee to cover processing costs that a mortgage lender charges the borrower to apply for a mortgage.

Appraisal: A professional analysis used to estimate the value of the property. This includes examples of sales of similar properties.

Appraiser: A professional who conducts an analysis of the property, including examples of sales of similar properties, to develop an estimated value of the property. The analysis is called an appraisal.

Appreciation: An increase in the market value of a home due to changing market conditions and/or home improvements.

Arbitration: A process where disputes are settled by referring them to a fair and neutral third party (arbitrator). The disputing parties agree in advance to agree with the decision of the arbitrator. There is a hearing where both parties have an opportunity to be heard, after which the arbitrator makes a decision.

Asbestos: A toxic material that was once used in housing insulation and fireproofing. Because some forms of asbestos have been linked to certain lung diseases, it is no longer used in new homes. However, some older homes may still have asbestos in these materials.

Asset: Something of value an individual owns.

Assumption: A homebuyer's agreement to take the primary responsibility for paying an existing mortgage from a home seller.

Balloon Mortgage: A mortgage with monthly payments based on a 30-year amortization schedule, with the unpaid balance due in a lump sum payment at the end of a specific period of time (usually five or seven years). The mortgage contains an option to "reset" the interest rate to the current market rate and extend the due date if certain conditions are met.

Bankruptcy: A legal declaration that you are unable to pay your debts. Bankruptcy can severely affect your credit record and your ability to borrow money.

Cap: A limit to how much an adjustable rate mortgage's monthly payment or interest rate can increase. A cap protects the borrower from large increases and may be a payment cap, an interest cap, a life-of-loan cap or an annual cap. A payment cap is a limit on the monthly payment. An interest cap is a limit on the amount of the interest rate. A life-of-loan cap restricts the amount the interest rate can increase over the entire term of the loan. An annual cap limits the amount the interest rate can increase during a 12-month period.

Capacity: Your ability to make your mortgage payments on time. This depends on your income and income stability (job history and security), your assets, your savings and the amount of your income that remains each month after you have paid your housing costs, debts and other obligations.

Closing (Closing Date): The completion of the real estate transaction between buyer and seller. The buyer signs the mortgage documents, and the closing costs are paid. It is also known as the settlement date.

Closing Agent: A person who coordinates closing-related activities, such as recording the closing documents and disbursing funds.

Closing Costs: The costs to complete the real estate transaction. These costs are in addition to the price of the home and are paid at closing. They include points, taxes, title insurance, financing costs, items that must be prepaid or escrowed and other costs. Ask your lender for a complete list of closing cost items.

術語表

實際現金價值 (Actual Cash Value)：相當於被毀損物業的重建價值減去其貶值。

浮動利率貸款 (Adjustable-Rate

Mortgage, ARM)：亦稱調整性利率貸款，浮動利率提供的初始利率通常低於固定貸款利率。其利率在特定時期內（稱為調整階段）根據當前金融市場指數變化。用於浮動利率的指數包括LIBOR指數及國庫券指數。浮動利率貸款的利率調整是有限度的，也就是說利率在每個調整階段都有一個最高及最低調整範圍。

調整階段 (Adjustment Period)：兩次利率調整之間的時間。浮動利率貸款大多有一個初始調整階段，這個階段從貸款之日起，延續一至十年不等。在初始調整階段之後，通常是每十二個月調整一次，這就意味著利率可能每年變化。

分期償還 (Amortization)：在貸款期內按照貸款文件中指定的利率償還貸款。在此期間，每筆付款都包含有應付利息及部份本金。

分期償還表 (Amortization Schedule)：由抵押貸款機構提供，分期償還表會向您顯示在貸款期內，本金是如何由少變多，而利息部份是如何由多變少的。

年利率 (Annual Percentage Rate, APR)：把申請貸款所付出的費用計算在內，折算出來的利率。APR的計算包括了利率、點數、經紀費以及貸款人須付的其它一些相關費用。

申請費 (Application Fee)：貸款機構向申請貸款者收取的、用於審批貸款申請的費用。

估價 (Appraisal)：專業人員對抵押房屋的價值作出的分析報告，包括對鄰近地區類似房屋近期內銷售價格的比較。

估價師 (Appraiser)：對房屋價值進行分析的專業人員。這些專業人員通過對鄰近地區類似房屋近期內銷售價格的比較，來評估該抵押房產的價值。這個分析過程就叫估價。

增值 (Appreciation)：因為房屋市場的變化，或者屋主對房屋的整修，而使房屋的市場價值提高。

仲裁 (Arbitration)：由公平與中立的第三方（仲裁人）主持的解決爭議的程序。爭議各方事先同意接受仲裁人的決定。首先召開聽證會，聽取爭議雙方的意見，然後由仲裁人作出決定。

石棉 (Asbestos)：一種曾經用於房屋絕緣及防火的有毒材料。由於發現某些類型的石棉與某些類型的肺病有關聯，在新建房屋中已經不再使用石棉。但是，一些較老的房屋的建築材料中仍然可能有石棉。

資產 (Asset)：個人擁有的動產和不動產。

貸款轉讓 (Assumption)：房屋買方同意為賣方承擔支付現有抵押貸款的主要責任。

氣球式貸款 (Balloon Mortgage)：這種貸款按照三十年分攤方法每月付款，在五年或七年後一次性付清餘額。如果符合條件，此類貸款可以選擇使用市場利率來取代原有利率，並且可將最終付款期限延長。

破產 (Bankruptcy)：宣佈無力償還債務的法律聲明。破產會嚴重影響您的信用記錄以及您的貸款能力。

限度 (Cap)：對浮動利率貸款每月付款或利率調整幅度的限制。限度可能是付款額限度、利率限度、貸款期利率限度，或是利率年度限度。設定限度可以確保貸款者的付款或利率不會有大幅度提升。付款限度指每月付款限額。利率限度指利率調整幅度的限制。貸款期利率限度限制利率在整個貸款期限內可達到的最高限額。利率年度限度限制利率在十二個月內可以調整的額度。

付款能力 (Capacity)：您按時支付貸款的能力。這取決於您的收入以及收入的穩定性（工作史及工作穩定性）、您的資產、儲蓄以及在您支付房屋開銷、債務及其他債務後每月剩餘的收入數額。

成交 (成交日期) (Closing (Closing Date))：房屋買方與賣方之間完成房地產買賣交易。買方簽署抵押貸款文件，支付成交費用。亦稱為結算日期。

成交代理 (Closing Agent)：協調成交手續的人士，例如將成交文件備案及處理各項費用。

成交費 (Closing Costs)：完成房地產交易所需的費用。此類費用是除房屋買價之外的費用，須在成交時支付。成交費包括點數、稅款、產權保險、融資費、必須預付或存入代管帳戶的費用等。您可以向您的貸款機構索取一份完整的成交費用清單。

Glossary

Collateral: Property that is used as security for a debt. In the case of a mortgage, the collateral is the house and property.

Commitment Letter: A letter from your lender stating the amount of the mortgage, the number of years to repay the mortgage (the term), the interest rate, the loan origination fee, the annual percentage rate and the monthly charges.

Concession: Something given up or agreed to when negotiating the sale of the house. For example, the sellers may agree to help pay for closing costs.

Condominium: A unit in a multi-unit building. The owner of a condominium unit owns the unit itself and has the right, along with other owners, to use the common areas. The owner does not own the common elements, such as the exterior walls, floors, ceilings or structural systems outside of the unit; the condominium association owns these. There are usually condominium association fees for building maintenance, property upkeep, taxes and insurance on the common areas, and there are reserves for improvements.

Contingency: A plan for something that may occur but is not likely. For example, your offer may be contingent on the home passing a home inspection. If the home does not pass inspection, you are protected.

Counter-offer: An offer made in response to a previous offer. For example, after the buyer presents his or her first offer, the seller may make a counter-offer with a slightly higher sale price.

Credit: Credit is the ability to borrow tomorrow's money to pay for something you get today. Credit is extended based on a lender's good opinion of a person's financial situation and reliability.

Credit Bureau: A company that gathers information on consumers who use credit. The company sells that information to credit lenders in the form of a credit report.

Credit History: A record of credit consisting of a list of individual consumer debts and a record of whether these debts were paid on time or as agreed. Credit institutions have created a detailed document of your credit history called a credit report.

Credit Report: A document used by the credit industry to examine your use of credit. It provides information on money that you have borrowed from credit institutions and your payment history.

Credit Score: A computer-generated number that summarizes your credit profile and predicts the likelihood that you will repay future debts.

Creditworthy: Your ability to qualify for credit and repay debts.

Debt: Money owed from one person or institution to another person or institution.

Debt-to-Income Ratio: The percentage of gross monthly income that goes toward paying your monthly housing expense, alimony, child support, car payments and other installment debts, and payments on revolving or open-ended accounts such as credit cards.

Deed: A legal document transferring ownership or title to a property.

Deed of Trust: A legal document in which the borrower transfers the title to a third party (trustee) to hold as security for the lender. When the loan is paid in full, the trustee transfers title back to the borrower. If the borrower defaults on the loan, the trustee will sell the property and pay the lender the mortgage debt.

Default: Failure to fulfill a legal obligation. A default includes failure to pay a financial obligation, but it also may be a failure to perform some action or service that is non-monetary. For example, when leasing a car, the lessee usually is required to properly maintain the car.

Depreciation: A decline in the value of a home due to changing market conditions or lack of upkeep on the home.

Down Payment: A portion, usually between 3% to 20%, of the price of a home. This portion is not borrowed and is paid up front.

Earnest Money Deposit: The deposit to show that you are committed to buying the home. The deposit is not refunded to you after the seller accepts your offer unless one of the sales contract contingencies is not fulfilled.

Equity: The value of your home above the total amount of liens against your home. If you owe \$100,000 on your home, but it is worth \$130,000, you have \$30,000 of equity.

Escrow: The holding of money or documents by a neutral third party before closing. It also can be an account held by the lender (or servicer) into which a homeowner pays money for taxes and insurance.

Fixed-Rate Mortgage: A mortgage with an interest rate that does not change during the entire term of the loan.

Foreclosure: A legal action that ends all ownership rights in a home when the homeowner fails to make the mortgage payments or is otherwise in default under the terms of the mortgage.

術語表

抵押品 (Collateral) : 用作債務擔保的財產。在房屋貸款方面，抵押品指的是房屋及地產。

貸款同意書 (Commitment Letter) : 由您的貸款機構出具，說明貸款數額、貸款年限、利率、貸款手續費、年利率及月費。

讓步 (Concession) : 房屋買賣的討價還價中，放棄或同意某些條件。例如，賣方可能同意幫助支付成交費。

共有公寓 (Condominium) : 多單元建築內的一個單元。共有公寓單元的擁有者擁有單元本身，並且有權與其他擁有者一起使用該樓宇的公共區域。但單元的主人並不擁有該樓宇的外牆、地面、天花板或單元外部的結構系統；公寓的管理委員會擁有這些部份。共有公寓通常會有管理費，管理費包括大樓的維持、維修、地稅、公共區域的保險，以及公寓維修的儲備金。

或有條款 (Contingency) : 可能發生但可能性不大的事項而定的條款。例如，您的出價就可以把房屋通過工程師的房屋檢查作為條件。如果房屋沒有通過檢查，那您就沒有必要履行買賣合約。

還價 (Counter-offer) : 針對以前的報價提出的報價。例如，在買方提出自己的首次報價後，賣方可能回報一個略高的價格。

信用 (Credit) : 信用是借明天的錢來支付今天的開支的能力。貸方為借方提供信用是基於貸方對借方個人的財務狀況及可靠性看法正面。

信用局 (Credit Bureau) : 搜集使用信用的消費者資訊的公司。此類公司以信用報告的形式將此類資訊出售給信貸機構。

信用歷史 (Credit History) : 信用歷史也就是您的信用記錄，它記錄您的每一項債務，並顯示您是否按事先同意的條件準時還款。信用調查公司會將您的信用歷史詳列在您的信用報告中。

信用報告 (Credit Report) : 信用業用於檢查您使用信用狀況的文件。信用報告提供您過去借貸及付款方面的記錄。

信用分數 (Credit Score) : 電腦計算的數字，該數字總結您的信用狀況，並預測您償還未來債務的可能性。

信譽 (Creditworthy) : 您獲得信用及償還債務的能力。

債務 (Debt) : 個人或機構欠另一個人或機構的錢款。

債務收入比例 (Debt-to-Income Ratio) : 您的每月支出與您每月毛收入的比例。這些支出包括每月房屋開支、贍養費、子女扶養費、汽車付款、其它分期付款以及信用卡付款。

地契 (Deed) : 轉讓地產擁有權或產權的法律文件。

信託契約 (Deed of Trust) : 貸款者將產權轉給第三方（託管人）保管作為貸款擔保的法律文件。當貸款者全額支付貸款後，託管人將產權轉還給貸款者。如果貸款者違約，託管人將出售房產，用於償還其貸款。

違約 (Default) : 不履行法律責任的行為。違約包括不承擔支付債務的責任，但亦可能是未能履行某些非金錢方面的職責或服務。例如，在租車時，租車公司通常要求承租人對汽車進行適當的保養。

貶值 (Depreciation) : 由於不斷變化的市場狀況或未能對房屋進行維修使其價值降低。

首期款 (Down Payment) : 房屋買價的一部分，通常為買價的3%至20%。這部份付款不是貸款，而是買方事先支付的一筆款項。

誠意定金 (Earnest Money Deposit) : 承諾購買某房屋的保證金。除非買賣合約中的或有條款沒有履行，否則賣方一旦接受您的出價，就不會退回您的保證金。

資產淨值 (Equity) : 房屋價值超出該房屋債務總和的部分。如果您的房屋欠債為100,000美元，但房屋價值為130,000美元，您就有30,000美元的淨值。

託管 (Escrow) : 在成交之前由中立的第三方持有的錢款或文件。由貸款機構（或服務機構）設立的託管帳戶也是託管的一種，屋主支付的地稅及房屋保險就存入此帳戶中。

固定利率貸款 (Fixed-Rate Mortgage) : 在整個貸款期內利率不會發生變化的房屋貸款。

取消抵押品贖回權 (Foreclosure) : 當屋主未能支付貸款付款或者違反其它貸款條款時，所採取的終止其對房屋一切所有權的法律措施。

Glossary

Gift Letter: A letter that a family member writes verifying that he or she has given you a certain amount of money as a gift, and that you do not have to repay it. For some mortgages, you can use this money toward a portion of your down payment.

Good-Faith Estimate: A written statement from the lender itemizing the approximate costs and fees for the mortgage.

Gross Monthly Income: The income you earn in a month before taxes and other deductions. It also may include rental income, self-employment income, income from alimony, child support, public assistance payments, and retirement benefits.

Home Inspection: A professional inspection of a home to determine the condition of the property. The inspection should include an evaluation of the plumbing, heating and cooling systems, roof, wiring, foundation, and pest infestation.

Homeowner's Insurance: A policy that protects you and the lender from fire or flood, which damages the structure of the house; a liability, such as an injury to a visitor to your home; or damage to your personal property, such as your furniture, clothes or appliances.

Housing Expense Ratio: The percentage of your gross monthly income that goes toward paying for your housing expenses.

HUD-1 Settlement Statement: A final list of the costs of the mortgage transaction. It states the sales price and down payment, as well as the total settlement costs required from the buyer and seller.

Index: The published index of interest rates used to calculate the interest rate for an ARM. The index is usually an average of the interest rates on a particular type of security, such as the LIBOR.

Individual Retirement Account (IRA): A tax-deferred plan that can help you build money for retirement.

Inflation: An increase in prices.

Inquiry: A request for a copy of your credit report. An inquiry occurs every time you fill out a credit application or request more credit. Too many inquiries on a credit report can hurt your credit score.

Interest: The cost you pay to borrow money. It is the payment you make to a lender for the money it has loaned to you. Interest is usually expressed as a percentage of the amount borrowed.

Keogh Fund: A tax-deferred retirement savings plan for small business owners or self-employed individuals who have earned income from their trade or business. Contributions to the Keogh plan are tax deductible.

Liability: A debt or other financial obligation.

Lien: A claim or charge on property for payment of a debt. With a mortgage, the lender has the right to take the title to your property if you do not make the mortgage payments.

Loan Origination Fee: A fee paid to your mortgage lender for processing the mortgage application. This fee is usually in the form of points. One point equals 1% of the mortgage amount.

Lock-In Rate: A written agreement guaranteeing a specific mortgage interest rate for a certain amount of time.

Low-Down Payment Feature:

A feature of some mortgages, usually fixed-rate mortgages, that helps you buy a home with as little as a 3% down payment.

Margin: A percentage added to the index for an ARM to establish the interest rate on each adjustment date.

Market Value: The current value of your home based on what a purchaser would pay. Sometimes an appraisal is used to determine market value.

Mortgage: A loan using your home as collateral. In some states the term mortgage also describes the document you sign (to grant the lender a lien on your home). The term also may indicate the amount of money you borrow, with interest, to purchase your home. The amount of your mortgage is usually the purchase price of the home minus your down payment.

Mortgage Broker: An independent finance professional who specializes in bringing together borrowers and lenders to complete real estate mortgages.

Mortgage Insurance or Private Mortgage Insurance (MI or PMI): Insurance needed for mortgages with low down payments (usually less than 20% of the price of the home).

Mortgage Lender: The lender who provides funds for a mortgage. Lenders also manage the credit and financial information review, the property and the loan application process through closing.

Mortgage Rate: The cost or the interest rate you pay to borrow the money to buy your house.

Mutual Fund: A fund that pools the money of its investors to buy a variety of securities.

術語表

捐贈信函 (Gift Letter)：由一位家庭成員出俱，證明將一筆錢款作為禮金贈送給您，且無需償還的信函。某些房屋貸款允許您用此贈款來支付部份首期。

成交費用預算表 (Good-Faith Estimate)：貸款機構提供的書面說明，分項列出申請貸款所需的大致費用。

每月毛收入 (Gross Monthly Income)：您每月賺取的扣除稅款及其他減免額之前的收入。每月毛收入亦可能包括租金收入、自雇收入、贍養費收入、子女扶養費、政府生活補助金以及退休福利。

房屋檢查 (Home Inspection)：由專業人員對房屋進行檢查，以便確定房產的狀況。該項檢查應當包括管道、冷暖氣系統、屋頂、線路、地基及蟲害的評估。

屋主保險 (Homeowner's Insurance)：一種為您及貸款機構提供的保險，防止因火災或水災造成的房屋結構損壞而帶來的損失；您的訪客在您的房屋受傷，或您的個人財產，例如家俱、衣物或家用電器等受損時，它也提供責任險。

房屋開支比例 (Housing Expense Ratio)：每月的房屋開支與您每月毛收入的百分比。

HUD-1結算表 (HUD-1 Settlement Statement)：貸款交易費用的最終列表。該結算表列出房屋售價、首期付款以及買賣雙方須支付的所有費用。

指數 (Index)：用於計算浮動利率貸款 (ARM) 利率的公佈指數。它通常是某種特定類型證券 (例如LIBOR) 的平均利率。

個人退休帳戶 (Individual Retirement Account) (IRA)：一種延期付稅的計劃，可幫助您累積退休資金。

通貨膨脹 (Inflation)：價格上漲。

信用查詢 (Inquiry)：索取信用報告的申請。每當您填寫信用申請或申請更高信用額度時，均須查詢信用。過多的信用查詢會對您的信用得分產生負面影響。

利息 (Interest)：您為借款所付出的代價。這是您為您的貸款而向貸款機構支付的費用。貸款利息通常是以貸款數額的百分比表示。

基奧計劃 (Keogh Fund)：這是一種為小商業主或自雇者而設的延期付稅的退休儲蓄計劃，存入基奧計劃的資金可以用來抵稅。

負債 (Liability)：債務或其它財務責任。

債權 (Lien)：在債務欠付時對抵押財產提出索賠或收費要求。在房屋貸款方面，如果您不付貸款，貸款機構有權獲得您房屋的產權。

貸款手續費 (Loan Origination Fee)：向貸款機構支付的處理抵押貸款申請的費用。該項費用通常用點數的形式表示。1點相當於貸款數額的1%。

鎖定利率 (Lock-In Rate)：保證在某段時間內給予貸款人某個特定貸款利率的書面協議。

低首期款貸款計劃 (Low-Down Payment Feature)：一種幫助您可用低達3%的首期款購買房屋的貸款計劃，通常為固定利率貸款。

幅度 (Margin)：每次在調整浮動利率貸款的利率時，在利率指數上增加的百分點。

市場價值 (Market Value)：買方購買您的房屋願意支付的價格。有時房屋的市場價是根據估價來確定的。

抵押貸款 (Mortgage)：用您的房屋作抵押來貸的款。在某些州，抵押貸款這一術語亦包括您簽署的文件 (授權貸款機構對您的住宅享有留置權)。該術語亦代表您購買房屋的貸款額及利息。您的貸款額通常是房價減去您的首期款。

貸款經紀 (Mortgage Broker)：獨立的金融專業人員，專門幫助貸款人向貸款機構申請貸款，以順利完成房貸程序。

貸款保險或私人貸款保險 (簡稱MI或PMI) (Mortgage Insurance or Private Mortgage Insurance, MI or PMI)：低首期款 (通常是低於買價的20%) 貸款所需購買的保險。

房屋貸款機構 (Mortgage Lender)：提供房屋貸款的金融機構。貸款機構還負責審查貸款者的信用和財務狀況、查核用於抵押的房屋以及處理從申請到成交的整個程序。

貸款利率 (Mortgage Rate)：您為房貸款付出的費用或利率。

共同基金 (Mutual Fund)：將投資者的資金集中在一起購買各類證券的基金。

Glossary

Net Monthly Income: Your take-home pay after taxes. It is the amount of money that you actually receive in your paycheck.

Offer: A formal bid from the homebuyer to the home seller to purchase a home.

Open House: When the seller's real estate agent opens the seller's house to the public. You do not need a real estate agent to attend an open house.

Point: 1% of the amount of the mortgage. For example, if a loan is made for \$50,000, one point equals \$500.

Pre-Approval Letter: A letter from a mortgage lender indicating that you qualify for a mortgage of a specific amount. It also shows a home seller that you are a serious buyer.

Predatory Lending: Abusive lending practices that include making mortgage loans to people who do not have the income to repay them, or repeatedly refinancing loans, charging high points and fees each time and "packing" credit insurance onto a loan.

Pre-Qualification Letter: A letter from a mortgage lender that states that you are pre-qualified to buy a home, but it does not commit the lender to a particular mortgage amount.

Principal: The amount of money borrowed to buy your house, or the amount of the loan that has not yet been repaid to the lender. This does not include the interest you will pay to borrow that money. The principal balance (sometimes called the outstanding or unpaid principal balance) is the amount owed on the loan minus the amount you have repaid.

Private Mortgage Insurance (PMI): See Mortgage Insurance.

Property Appreciation: See Appreciation.

Radon: A toxic gas found in the soil beneath a house that can contribute to cancer and other illnesses.

Rate Cap: The limit on the amount an interest rate for an ARM can increase or decrease during an adjustment period.

Ratified Sales Contract: A contract that shows both you and the seller of the house have agreed to your offer. This offer may include sales contingencies, such as obtaining a mortgage of a certain type and rate, getting an acceptable inspection, making repairs and closing by a certain date.

Real Estate Professional: An individual who provides services for buying and selling homes. The seller pays the real estate professional a percentage of the home sale price. Unless you specifically have contracted with a buyer's agent, the real estate professional represents the interest of the seller. Real estate professionals may be able to refer you to local lenders or mortgage brokers, but they generally are not involved in the lending process.

Refinance: The process of getting a new mortgage and using all or some portion of the proceeds to pay off the original mortgage.

Replacement Cost: The cost to replace damaged personal property without a deduction for depreciation.

Securities: A financial form that shows that the holder owns shares of a company (stock) or has loaned money to a company or government organization (bond).

Title: The right to, and the ownership of, property. A title or deed sometimes is used as proof of ownership of land.

Title Insurance: Insurance that protects lenders and homeowners against legal problems with the title.

Truth-in-Lending Act (TILA): A federal law that requires disclosure of a truth-in-lending statement for consumer loans. The statement includes a summary of the total cost of credit, such as the APR and other specifics of the loan.

Underwriting: The process a lender uses to determine loan approval. It involves evaluating the property and the borrower's credit and ability to pay the mortgage.

Uniform Residential Loan Application: A standard mortgage application your lender will ask you to complete. The form requests your income, assets, liabilities and a description of the property you plan to buy, among other things.

Warranty: A written guarantee of the quality of a product and the promise to repair or replace defective parts free of charge.

術語表

每月淨收入 (Net Monthly Income)：您的稅後收入，此為您實際領取的薪資。

報價 (Offer)：房屋買方向賣方正式開出的買價。

公开展售 (Open House)：賣方的地產經紀人向公眾開放參觀待售房屋。您無須由房地產經紀人陪同即可參觀公开展售的房屋。

點數 (Point)：貸款額的百分之一。例如，如果貸款額為50,000美元，一點則相當於500美元。

貸款預批信 (Pre-Approval Letter)：由貸款機構出具的，說明您可以申請到的貸款額的信函。該信函也向賣方顯示您買房的誠意。

掠奪性貸款 (Predatory Lending)：一種不正當的貸款行為，主要表現為向無償還能力的人士貸款，或不斷重新貸款、收取很高的點數與費用，以及將貸款保險納入貸款中。

貸款預批資格信 (Pre-Qualification Letter)：由貸款機構出具的說明您已預先通過購買房屋資格審查的信函，但這並不代表貸款機構將來一定會向您提供這個數額的貸款。

本金 (Principal)：房貸數額或尚未償還的貸款額。本金不包括您將支付的貸款利息。本金餘額（有時稱為尚未支付的本金餘額）是所欠貸款數額減去您已經償還的數額。

私人貸款保險 (簡稱PMI) (Private Mortgage Insurance, PMI)：請參閱「抵押貸款保險」。

財產增值 (Property Appreciation)：請參閱「增值」。

氡 (Radon)：一種存在於房屋地基土壤中的有毒氣體，可能導致癌症及其它疾病。

利率限度 (Rate Cap)：浮動利率貸款 (ARM) 的利率上調或下調的幅度限制。

認可銷售合約 (Ratified Sales Contract)：您及賣方均同意您的報價的房屋買賣合同。該協議可能包括或有 (sales contingencies) 條款，例如買方貸款的類型及利率、房屋檢查報告結果必須可以接受、賣方對房屋應作的修理及成交日期。

房地產經紀 (Real Estate Professional)：提供房屋買賣服務的人士。賣方向房地產經紀支付房屋售價一定百分比的費用。除非您特別與買方經紀簽約，一般來講，地產經紀代表賣方的利益。房地產經紀可能將您推薦給當地貸款機構或貸款經紀，但他們通常不參與貸款程序。

重新貸款 (Refinance)：申請新的貸款並使用全部或部份貸款所得來支付原有貸款。

重置費用 (Replacement Cost)：將毀損的個人財產換新所需費用，財產的貶值不包括在內。

證券 (Securities)：一種顯示持有人擁有公司股份（股票）或借錢給公司或政府機構（債券）的金融形式。

產權 (Title)：對財產擁有的權利或財產所有權。產權或地契有時用作擁有土地的證明。

產權保險 (Title Insurance)：為貸款機構及屋主在產權發生法律糾紛時提供保護的一種保險。

「誠實借貸法」(簡稱TILA) (Truth-in-Lending Act, TILA)：聯邦法律要求貸款機構必須為消費者貸款提供一份借貸的誠實聲明。該聲明包括貸款者付出的借貸成本的概括，例如貸款年利率 (APR) 及貸款的其他具體事項。

貸款審批 (Underwriting)：貸款機構用於批准貸款的程序。包括評估房屋的價值以及貸款者的信用與支付能力。

貸款申請表 (Uniform Residential Loan Application)：您的貸款機構要求您填寫的標準貸款申請表。該申請表要求您填寫您的收入、資產、負債以及您所購買的房屋的說明等內容。

保證書 (Warranty)：產品品質以及承諾免費修理或更換有壞損部份的書面保證。

