



Being a Responsible Homeowner

Legal Responsibilities

Being a Responsible Home Owner: Legal Responsibilities

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Some legal responsibilities for which new homeowners are responsible include the following.

Property taxes

There can be severe consequences for not paying your property taxes including losing the property. More information on property taxes is included under Financial Responsibilities in this module.

City ordinances

An ordinance is a law or an act of a city, municipality or local governmental agency. Each city in the state of New Mexico has unique city ordinances. Some may have ordinances on teenage curfews, signs, light pollution, smoking, noise, gatherings and many others. These ordinances may affect how you use your property. There may be restrictions on changing the house in the zoning ordinances and building codes. Also, ordinances may require a permit to paint the house or special permission to change the exterior color. To find the ordinances in your community contact your local government organization.

Neighborhood covenants

Most people who buy a house do so in part to be free to make improvements and changes as they see fit. However, if the house is covered by homeowner association covenants it is likely that there are legal restrictions prohibiting owners from doing certain things. These may include storing or parking boat and recreational vehicles on the property, building storage sheds or other

out buildings and changing the color or character of the house without written permission from the association.

Being a good citizen

Homeowners have different ideas about what constitutes being a good citizen in their community. Some may feel this is making sure the outside of their house, driveway and yard look attractive, while others may feel they need to be involved in a neighborhood watch program. Both are part of being a good citizen.

Attractive communities

Good citizens work to improve the overall attractiveness of their community. Houses that are located in clean, safe, well-maintained areas are more marketable than houses located in areas that are not. If your community works to improve the overall attractiveness of the area, the property values may increase.

As a homeowner there are several things you can do to make your property look attractive. It is important to keep your property looking clean, organized and free of clutter, such as non-running vehicles or old appliances.

Good citizens also should keep their yard maintained. Depending on your interests and hobbies, you may choose to spend a great amount of time on your yard and the exterior appearance of your property, or you may choose to simplify your responsibilities.

Many homeowners in New Mexico choose to use Xeriscaping and zeroscaping to save time, water and money. Xeriscaping is using native and drought-tolerant plants to create an oasis-like yard that requires very little water. Zeroscaping uses a lot of rocks and plants such as juniper, cactus and yucca, all of which require almost no water, time or maintenance. Both of these options significantly lower your water bill and reduce the time spent fertilizing, mowing and maintaining your yard.

For more information on the exterior upkeep of your house, such as painting and gutter maintenance, refer to the Maintaining Your Home module.

Neighborhood watch programs

A good citizen may choose to be involved in helping their community deter crime. Many communities are involved with the National Neighborhood Watch Institute (NNWI).

Neighborhood Watch programs help:

- Deter criminal activity
- Create a greater sense of security and reduce the fear of crime
- Build bonds with neighbors – people look out for one another
- Reduce the risk of residents becoming crime victims
- Instruct residents on how to observe and report suspicious activities in a community

If you are interested in starting a neighborhood watch program you can contact the NNWI or your police department for more information.

Community organization involvement

Other things you can do to improve your neighborhood are attend or organize local block parties, neighborhood association meetings or crime prevention meetings. Some homeowners

may want to get persons in their local community together to solve a common problem. The following are a list of things you can do to be part of your community:

- Tutor or participate in other volunteer work with the local school
- Be a youth program leader such as 4-H or Scouts
- Participate in parent teacher activities
- Register to vote
- Barter services with neighbors
- Mentor neighboring youth
- Serve as a board members
- Be involved with your local chamber of commerce
- Attend political meetings
- Attend local city council meetings
- Volunteer with local non-profit organizations

Getting involved in any of the above activities can give citizens a feeling of fulfillment and empowerment in their communities and is part of being a responsible homeowner.

References:

<http://www.nahb.org/generic.aspx?sectionID=126&genericContentID=330>

<http://www.nahb.org/generic.aspx?sectionID=126&genericContentID=320>

<http://www.hud.gov/foreclosure/index.cfm>

<http://www.iii.org/individuals/homei/help/howclaim/>

Center for Responsible Lending www.centerforresponsiblelending.org

*This resource is one in a series on **Being a Responsible Homeowner** which include:*

Getting to Know Your New Home

Maintenance Repairs, Home Improvements
Universal Design for Easy Living
When and How to Hire a Professional

Financial Issues for Responsible Homeowner

Financial Responsibilities
Predatory Lending

Managing Financial Difficulties

Foreclosure

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