



Charting Your Course to Home Ownership

Unit 4

Keeping a Safe Harbor: Maintaining and Protecting Your Home

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Be a Responsible Home Owner

Receiving the keys is just the first step in owning a home. When you sign the closing statement, you take on responsibilities that may be new to you. Taking care of your home properly will help retain and even increase its value, and caring for a home is part of the pride of home ownership.

Maintain Your Home

At the closing or before, ask for the warranties and operating manuals for all home systems and appliances. Home warranty plans, covering all heating, air, plumbing and electrical systems as well as appliances, are usually available at the time of purchase – check with your lender for more information.

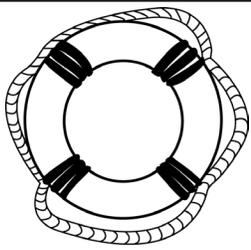
Key maintenance tasks to remember include:

- Change heating and air-conditioning filters at least once a month. You may want to invest in good quality filters that last longer. In the spring have your air-conditioning unit professionally serviced; in the fall, do the same for your heating unit.
- Clean gutters once a month.
- Check your roof and attic for leaks.
- Look for water stains and mold. These can be signs of leaks and hidden moisture. Also check under sinks, in cabinets and behind toilets.
- Change the batteries of your smoke detector(s) and carbon monoxide detector(s) twice a year.
- Do your own walk through home inspection each spring and fall.
- Have an annual termite inspection.

Enrolling in a home maintenance workshop at a local hardware or building supply store can give you the confidence to make your own repairs or improvements. These classes can be very instructive, and stores may offer discount cards or coupons on purchases. Another source of information on home maintenance and repairs can be found online at do-it-yourself Web sites.

Anticipate Maintenance Costs

Expenses of owning a home go beyond the monthly mortgage and utility payments and can create financial difficulties, particularly for first-time home buyers who have minimal savings. Mechanical failures in the plumbing, electrical and heating systems seem to occur at the worst possible times and must be repaired.



Life Saver

When purchasing a new home request a copy of the Louisiana New Home Warranty Act from your contractor or visit. <http://www.lslbc.louisiana.gov/publiceducation.htm> (Acts 1986, No. 676) for complete details of coverage and exclusions.

If you bought a home that was just built, your immediate expenses may be for landscaping, interior decoration and furnishings. Under normal conditions, mechanical items and appliances will be under warranty for six months to a year and will not require a large amount of money but may need minor repairs.

In an older home, replacement of major items can be very expensive. You should know the age of the heating/cooling systems, hot water heater, major appliances and roof. Your pre-purchase home inspector's report should note the ages of these major items. If they are older than half their expected useful life, you will need to plan for the costs of replacement.

If you did not set up a budget for these expenses before you purchased the home, you should begin to save money to deal with these emergencies as soon as possible. If you need help protecting your home from the weather, check with local government agencies. Some offer financial assistance programs to special needs households that pay for home repair or weatherization maintenance expenses.

Prevent Hazards

Hazards can develop in your home that may cause harm or loss. Although home owners insurance is there to help, prevention is your best insurance against these types of risks. The U.S. Consumer Product Safety Commission (CPSC) provides information and tools to protect the public from risks of serious injury or death from consumer products under the agency's jurisdiction. The CPSC helps to protect consumers and families from products that pose a fire, electrical, chemical, or mechanical hazard or can injure children. The Web site is <http://www.cpsc.gov>.

Maintain insurance coverage

Unfortunately, catastrophes and losses to properties may occur at any time. Your home owners insurance protects your home in case of major damage or loss from hazards that are covered by your policy. **In case of a loss:**

Home owner duties

- Provide prompt written notice to the insurance company that you had a loss or damage. Note: If a theft was involved, you must notify the police.
- Document damage with photos or video before cleanup or repair.
- Take steps to protect the property from further damage. For example, cover a damaged roof to avoid water damage.
- Provide insurance adjuster a complete inventory of damaged personal property showing the quantity, description and amount of loss.
- Provide receipts and documents if asked to verify the amount claimed. Keep a copy of all information for your own records.
- Review the settlement steps outlined in your policy. If you're dissatisfied with the proposed settlement offer, explain your position.

Insurance company duties

- Receive and process the written notice from the home owner about the loss.

- Send the home owner a request to complete a proof-of-loss statement certifying that the loss occurred.
- Upon receipt of the written notification, begin the claim investigation.
- Notify the home owner in writing whether the claim will be paid, denied or delayed for further investigation.

If your claim is approved, your home owners insurance company will issue a check to settle the claim. Your mortgage loan may include a clause that requires your lender's name as a co-payee on any claim checks issued to you.

Caution: Consider making minor damage repairs yourself. Claims for minor damages may cause your insurance premiums to increase.

Pay all Utility Bills, Taxes, Assessments, Dues

Home ownership benefits individuals and society by building good citizens, stable neighborhoods and strong communities. These benefits are maintained through local, state and federal taxes. Support your community by paying community and neighborhood dues and assessments. In addition to the great feeling of being able to own your own home and supporting your community; you also get another benefit – a tax deduction on your mortgage interest.

Build peace of mind by paying your bills on time to save money, eliminate late fees and service charges, reduce hassle and avoid disconnected utilities. The key is organization. Review your mail immediately and develop a workable system for filing your bills. Pay bills on a regular schedule or as soon as you get them. For those bills that don't need to be sent out right away, label them with the date you intend to mail them out. Say NO to late fees and higher interest charges!

Control your Amount of Debt and Have a Financial Cushion

If this is your first home, careful planning and budgeting are key to meeting your new financial obligations. Problems you once turned over to the landlord (or your parents) are now your responsibility. And the expenses of maintaining a larger home often grow with its size.

Planning for unexpected situations, as well as the routine costs of owning a home, can help you avoid foreclosure or bankruptcy when emergencies arise. Add the unexpected to your budget. Home owners with minimal cash reserves can often find themselves in financial difficulties if major systems fail. Your budget should also include a reserve for paying your mortgage in the event of illness or loss of income in the future.

Again, build an emergency fund equal to 2-6 months take-home pay for repairs, appliance replacement and other expenses. Find out what sources of financing are available when a major item such as the roof or heating system has to be replaced. These are things that can cost thousands of dollars, and you may have to finance them through a home equity loan, a second mortgage or an installment loan. Determine which kind of loan you are likely to qualify for and weigh the pros and cons of the alternatives.

Maintain your Home and Yard

Lawn care and landscaping will add value to your home, in many cases increasing its worth and that of the neighborhood. Putting money into lawn care and

landscaping will ensure good resale value. If you decide to sell your home, your curb appeal will increase inquiries about your property from potential buyers.

Be a Good Neighbor

What makes a good neighbor? Maintain the area around your home so that it's neat and attractive. Be careful about noises that might disturb your neighbors, such as vacuum cleaners, music, loud talk and barking dogs. Respect your neighbor's privacy. Drive the speed limit or below. Be alert for the safety of children in the neighborhood.

Invite neighbors over for a leisurely visit or to share good news. Invite them to your parties – and be sure that parties end at a reasonable hour. Return anything that you borrow from your neighbor, as soon as possible and express your gratitude for their kindness. Replace anything that you, your children or your pets break or soil.

Be helpful. Offer to collect mail, water plants and watch the pets while your neighbors are away. Learn from neighbors with different cultural backgrounds.

Correct Payment Problems

Contact your servicer immediately if you are unable to make your mortgage payments. (Your servicer is the company that sends you statements and the people you make your payments to.)

Ask your servicer about alternatives to foreclosure, including repayment plans, postponements of regular payments (called a forbearance) and other “work-out” options.

Provide any information requested by your servicer quickly to avoid further foreclosure action – don't wait until the last minute. Servicers must evaluate each borrower's circumstances on a case-by-case basis and go through an approval process to arrange work-out plans. This can take time, so it's important you act immediately to be in touch and promptly provide any information the servicer requests.

Be prepared to provide detailed financial information to assist your servicer in qualifying you for a potential work-out option. Be honest about your circumstances and personal finances – it will help lead to the work-out option that best fits your situation.

Be ready to change your spending habits. By creating a workable budget and understanding where your money is going, you are more likely to be successful in a work-out plan.

Be sure you open all mail from your servicer or your servicer's law firm and return calls promptly. Failure to respond quickly may result in further foreclosure actions and additional costs.

Ask the critical questions:

- What is the anticipated timeline to complete a work-out?
- Will the foreclosure sale be postponed while your servicer reviews the work-out option?

- What are your obligations under the work-out arrangement: due dates, amounts due, how long your servicer will postpone collection of payments, if applicable, and when such deferred payments must be paid back?

If you are not making payments into an escrow account for real estate taxes and insurance, your servicer will likely require that you begin doing that and will work with you to recover any payments already made on your behalf. You can usually save money and get better coverage if you obtain your own home owners hazard insurance policy instead of having your servicer arrange coverage for you.

Stay in contact with your servicer and/or counselor at all times. Notify your servicer and counselor of any change in your circumstances, including new employment or problems with making payments under a work-out plan. Be realistic about your own financial condition. If you cannot afford to keep your property, consider selling it to get your equity out or talk to your servicer about other options to give up your property.

Understand that the servicer is trying to ensure a positive result for you. Be cooperative, honest and keep your promises on any work-out arrangement.

<p>Adapted from: Reichel, C. (1998). <i>Your Path to Home Ownership</i>. Baton Rouge, La.; LSU AgCenter.</p>	
<p>Additional References:</p> <ul style="list-style-type: none"> • Berry, A. (2005). <i>Filing Insurance Claims</i>. Retrieved March 31, 2008 from http://www.lsuagcenter.com/NR/rdonlyres/0627181E-897E-40A0-89AF-1C9215C42D08/25560/Pub2949GInsuranceClaimsFINAL.pdf • Berry, M. (2008). <i>Lawn Care and Landscaping: Do it Yourself or Hire it Out</i>. Retrieved March 31, 2008 from http://ezinearticles.com/?Lawn-Care-And-Landscaping-Do-It-Yourself-Or-Hire-Out&id=406462 • Mortgage Bankers Association. (2008). <i>Being a Home owner</i>. Retrieved March 31, 2008 from http://www.homeloanlearningcenter.com/Step7BeingAHomeowner.htm • Louisiana State Licensing Board for Contractors. Retrieved June 30, 2008 from http://www.lslbc.louisiana.gov/pdf_files/NewHomeWarrantyAct.pdf 	
<p>LSU AgCenter Writing Team: Jeanette A. Tucker, Ph.D., Professor Deborah L. Hurlbert, Extension Associate Deborah C. Cross, Extension Agent, Iberville Parish Sheri Richard Fair, Extension Agent, Ascension Parish Cynthia C. Richard, Extension Agent, Calcasieu Parish Cynthia B. Stephens, Extension Agent, Ouachita Parish</p> <p>This material is based on work supported by the Restoring Home Ownership in Louisiana Hurricane Recovery project funded in part by USDA Cooperative State Research, Education and Extension Service, Smith-Lever Special Needs project number 2007-41210-03986.</p>	<p>Visit our Web site: www.lsuagcenter.com Louisiana State University Agricultural Center William B. Richardson, Chancellor Louisiana Agricultural Experiment Station David Boethel, Vice Chancellor and Director Louisiana Cooperative Extension Service Paul D. Coreil, Vice Chancellor and Director Pub. 30878-A 09/08</p> <p>Issued in furtherance of Cooperative Extension work, Acts of Congress of May 8 and June 30, 1914, in cooperation with the United States Department of Agriculture. The Louisiana Cooperative Extension Service provides equal opportunities in programs and employment. This institution is an equal opportunity provider.</p>



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Prevent Foreclosure

Neglecting to pay your credit card payments hurts your credit score, but failure to pay your home mortgage loans can lead to foreclosure. If you have fallen on hard times, you can do certain things to prevent foreclosure and keep your home. If you ever have a problem that could make your home mortgage payments late, don't wait! Follow these steps to save your home and your credit rating.

- 1. Address the problem.** It is natural to hope a problem will solve itself. But, if you want to save your home, you must not put it off. The further behind you become, the harder it will become to reinstate your loan, and the more likely you will be to lose your home.
- 2. Contact your lender as soon as you realize you have a problem.** Get your facts together and contact your lender about your problems. Many people avoid calling lenders because they feel embarrassed discussing money problems or fear that lenders will rush to seize their property. Realize that lenders want to help borrowers keep their homes. Foreclosure is expensive for lenders, and they have options to help you keep your home. Before contacting your lender, think about the questions you may be asked. Make notes to help answer them – this will impress your lender that you are prepared and sincere.

These notes should include your income, expenses and the amount of equity you have in your home. Be sure to include all dependable sources of income including salary or wages, disability benefits, welfare payments, VA benefits, Social Security benefits and your spouse's or children's income. Savings accounts, insurance policies or other assets against which you may borrow money should also be included.

List your expenses and debts. They may include monthly food cost, average monthly utility bills, monthly payments on other loans, monthly payments due on credit cards, annual insurance premiums (home, auto, medical and any other), alimony or child support payments, unpaid past and future medical expenses and other obligations.

Discuss with your lender

- Circumstances that made you miss your mortgage payments and efforts you have made to try to resolve the problem.
- If your problem is temporary, long-term or permanent.
- What you would like to see happen: Do you want to keep the home? What type of payment arrangement would be workable for you?



Be sure to

- Keep notes of all communications with the lender, including date and time of contact, nature of the contact, name of person you spoke to and outcome.
 - Follow up on any oral requests that you made with a letter to the lender. Send the letter by certified mail “return receipt requested” to document that the letter was received.
 - Meet all deadlines the lender gives you.
 - Stay in your home during the process.
3. **Open and respond to all mail from your lender.** If you do not get in touch with your lender, your lender will try to contact you by mail and phone soon after you stop making payments. The first notices you receive will offer vital information about foreclosure-prevention options that can help you ride out your financial problems. Later mail may include important notices of pending legal action leading to foreclosure. This will greatly increase the cost to bring your loan current. Your failure to open the mail will not be an excuse in foreclosure court.
 4. **Know your mortgage rights.** Find your loan documents and read them so you know what your lender may do if you can't make your payments. Learn about foreclosure laws in your state.
 5. **Examine foreclosure prevention options.** You and your lender may be able to work out a new repayment plan you can afford. If your problem is **temporary**, discuss the possibility of reinstatement, forbearance or repayment plans with your lender. **Reinstatement** may be possible when you are behind in your payments but can promise a lump sum to bring payments current by a specific date. **Forbearance** allows borrowers to suspend or reduce payments for a short period of time, with the understanding that another option will be used afterward to bring the account current. A **repayment plan** is an agreement to resume making your regular monthly payments, plus a portion of the past-due payments each month, until you are caught up.

If it appears that your situation is **long-term or permanent**, discuss mortgage modification or partial claim. If you can make your regular payment now but cannot catch up the past-due amount, the lender might agree to **mortgage modification** – changing the terms of your original loan to make the payments more affordable. **Partial claim** allows insured mortgages to get a one-time, interest-free loan from your mortgage guarantor to bring your account current. You may be allowed to wait several years before repaying this loan.

If you are sure you cannot begin making regular monthly mortgage payments within a reasonable period, your lender may discuss these options:

- **Sale** – the lender may give you a specific period of time to find a purchaser and pay off the total amount owed. You will be expected to use the services of a real estate professional who can aggressively market the property.
- **Short sale** – if you can't sell the property for the full amount of the loan, your lender may accept less than the amount owed.
- **Assumption** – a qualified buyer may be allowed to take over your mortgage.

- **Deed in lieu of foreclosure** – the lender allows you to give back your property and forgives the debt. It does have a negative impact on your credit record, but not as much as foreclosure.
6. **Contact a HUD-approved housing counselor.** The U.S. Department of Housing and Urban Development (HUD) funds free or very low-cost housing counseling. Housing counselors can help you understand the law and your options, organize your finances and represent you in negotiations with your lender if you need this assistance. To find a HUD-approved housing counselor near you call (800) 569-4287 or TTY (800) 877-8339 or check <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
 7. **Prioritize your spending.** After health care, keeping your house should be your next priority. Review your finances and see where you can cut spending in order to make your mortgage payment. Look for optional expenses like cable TV, memberships, entertainment and even certain telephone services that can be eliminated. Delay or make minimum payments on credit cards and other “unsecured” debt until you have paid down your mortgage.
 8. **Use your assets.** Do you have assets – a second car, boat, jewelry, whole life insurance policy – that you can sell for cash to help reinstate your loan? Can family members get an extra job or work extra hours to bring in additional income? Even if these efforts don’t significantly increase your income, they demonstrate to your lender that you are willing to make sacrifices to keep your home.
 9. **Avoid foreclosure-prevention companies.** There is no need to pay fees for foreclosure-prevention help – use that money to pay the mortgage instead. Many for-profit companies will contact you offering to negotiate with your lender. Although these may be legitimate businesses, they will charge you a hefty fee for information your lender or a HUD-approved housing counselor will provide free if you contact them.
 10. **Don’t lose your house to predatory-lending or foreclosure-recovery scams.** If a “business” claims it can prevent your foreclosure immediately if you sign a document appointing them to act on your behalf, you may be signing over the title of your property and becoming a renter in your own home. To avoid being “taken” by a scam artist, avoid any operation that:
 - Guarantees to stop the foreclosure process – no matter what your circumstances
 - Instructs you not to contact your lender, lawyer or credit or housing counselor
 - Collects a fee before providing you with any services
 - Accepts a payment only by cashiers check or wire transfer
 - Encourages you to lease your home so you can buy it back over time
 - Tells you to make your mortgage payments directly to it, rather than to your lender
 - Tells you to transfer your property deed or title to it
 - Offers to buy your house for cash at a fixed price that is not set by the housing market at the time of sale
 - Offers to fill out paperwork for you

- Pressures you to sign paperwork you haven't had a chance to read thoroughly or that you don't understand.

If you think you have been a victim of foreclosure fraud, contact the Federal Trade Commission, the Attorney General's Office and your local Better Business Bureau.

More Sources of Help

You may be able to find other sources of help. Many communities have agencies or groups that will help you get your feet back on the ground in tough times. Ask around and look for them.

- The LSU AgCenter's Cooperative Extension Service can provide you with information and educational assistance in household financial management.
- Check to see if your local government or United Way agencies sponsor organizations which offer credit counseling or other assistance.
- Nonprofit credit counseling organizations are available in many cities. Their services are usually free.
- Your credit union, labor union and some religious or social service agencies may offer sources of help and counseling.
- If you are unable to work out a repayment plan, a local legal aid service may be a source of free legal advice on your options for your particular situation.

You may have to pay a small fee for some of the services provided by nongovernment agencies, but with their assistance, you may be able to avoid foreclosure and the long-lasting damage it can have on your credit history.

Adapted from: Reichel, C. (1998). *Your Path to Home Ownership*. Baton Rouge, La.; LSU AgCenter.

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LSU AgCenter Writing Team:
 Jeanette A. Tucker, Ph.D., Professor
 Deborah L Hurlbert, Extension Associate
 Deborah C. Cross, Extension Agent, Iberville Parish
 Sheri Richard Fair, Extension Agent, Ascension Parish
 Cynthia C. Richard, Extension Agent, Calcasieu Parish
 Cynthia B. Stephens, Extension Agent, Ouachita Parish

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 Louisiana State University Agricultural Center
 William B. Richardson, Chancellor
 Louisiana Agricultural Experiment Station
 David Boethel, Vice Chancellor and Director
 Louisiana Cooperative Extension Service
 Paul D. Coreil, Vice Chancellor and Director
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Insuring Your Home

Home owners insurance is important to help you recover from losses you could not afford. In fact, most lenders require home buyers to get and keep home owners insurance for the life of the loan.

Hurricanes Katrina, Rita, Gustav and Ike have brought the importance of adequate home owners insurance to our consciousness as we consider how any devastation, whether it is hurricane or fire, will affect our home. Many of us carry only the minimum amount required to satisfy our mortgage lender and are woefully under insured. Others of us are unaware of how much we actually need, and just renew our policy from year to year, regardless of how our home and circumstances have changed. One recent study cites 60% of homes in the United States are undervalued by over 20%. That can translate into big dollars if you lose your home or even part of your home. For example, if a home that is insured for \$150,000 is totally destroyed, it may cost \$180,000 to rebuild. The extra \$30,000 would come out of the home owner's pocket (see page 17 for further explanation).

Review your home owners insurance coverage each year. Before you write the check, review any changes in your home and its contents. If you have made any home improvements or additions, inherited Granny's autographed letter from George Washington, added a new computer system, or even indulged in a large new plasma TV, keep in mind your insurer needs to know these things to make sure you are adequately covered.

Most insurance companies offer similar types of coverage, but there are differences. The insurance agent can describe available options and their costs. This fact sheet will give you some basic information about common options and things you should consider when choosing your insurance package and company.

What Does a Home owners Insurance Policy Cover?

A home owners insurance policy is a package of coverage that protects you in two basic ways:

1. Liability Protection

Liability coverage protects you when you, your family or even your pets are responsible for injury to people or damage to their property. It pays for damages up to the limit of the insurance you purchased. It also pays for a lawyer to defend you if you need one.

Another type of coverage in the liability section of a policy is medical payments coverage. It pays the medical expenses for someone who is



accidentally injured on your property or injured by you, a member of your family or your pets. It pays up to the limit of medical payments coverage you bought. You are covered no matter who is at fault. It does not apply to your own injuries or those of family members living with you.

Liability coverage does apply to injuries or property damage to others if you are away from your home, but it doesn't apply to home business activities unless you buy special extra coverage.

Potential problems found during an agent's home inspection can make your rate higher or keep you from getting insurance at all. For instance, some companies will not insure a home owner who owns certain types of dogs.

2. Property Protection

Property coverage is the most complex part of your policy. It pays for loss or damage to your home, its contents and detached buildings on your property (like a garage or tool shed). It also covers damage to the lawn, trees and shrubs on your property.

You'll have to pay a deductible for each claim you make for a property loss. A deductible is the amount you agree to pay out of your pocket for losses before your insurance company begins to pay. The deductible is one way to lower your insurance premium. A policy with a \$250 deductible will cost more than one with a \$500 deductible.

Many insurance companies set a separate deductible for homeowner policies that apply to named storms such as hurricanes. This deductible reflects a percentage of a property's value — often from 2 to 5 percent. That could mean a deductible of up to \$5,000 for a \$100,000 policy.

Your policy will spell out when the damage to your property will be covered, usually by listing covered perils. A **peril** is an event that damages property. **Covered perils are usually those that are sudden, accidental and are not listed as exclusions in the policy.** The more perils covered, the more you pay for the policy.

Perils covered in a basic form policy include: fire, lightning, windstorm, hail, explosion, riot, vandalism, theft and damage from vehicles or aircraft. A basic form also covers removal of property endangered by these perils.

Additional perils covered in a broad form include: building collapse; falling objects; weight of ice, snow or sleet; freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing.

Special or comprehensive forms may cover all risks except earthquake and flood.

A condominium form covers broad form perils to protect personal property and the interior of the dwelling, but not the structure itself.

Some companies use their own names for these types of policies, so ask each agent which of these types is being used to figure the prices quoted.

Home owner property protection may cover your contents anywhere in the world. For instance, your policy could pay if your luggage is stolen while away from home. There may not be as much coverage on your contents if they are damaged or destroyed away from your home, however. Most policies have coverage for additional living expenses when you can't live in

your home because of damage covered by your policy. For example, it could pay limited hotel and restaurant expenses.

Other coverages that go beyond repair or replacement of the home may be part of some home owner policies. These may include: removal of debris, damaged property, damaged plants or lawn; fire department charges; and theft loss caused by fraud.

What Is Not Covered?

Exclusions are situations that are not covered. Some are not covered because they should be covered by another type of policy. For instance, a standard home owners policy does not cover your cars, recreational vehicles, watercraft, animals, birds or fish.

Other exclusions are not covered because they are not sudden or accidental. Damages caused by an intentional act of the insured or by wear and tear, aging, rotting and lack of maintenance are usually not covered.

Typical home owners insurance policies do not cover catastrophic perils like, earthquakes, floods, wars and nuclear disasters. Most policies also do not cover damages from surface water (floods) and water backed up from sewers and drains, but you can buy added coverage for many of these exclusions and limitations. In some coastal areas, some policies may exclude hurricanes.

Most policies in Louisiana do not cover mold remediation, but may cover water damages from covered perils.

Additional Coverage to Consider

Flood Insurance

Though not included in a home owners policy, flood insurance covering damage from rising water is offered by the federal government's National Flood Insurance Program (through licensed insurance agents) if your community participates in this federal program. Mortgage lenders require their borrowers to have flood insurance if the home is in a flood hazard zone (which includes much of Louisiana) according to the latest Flood Insurance Rate map. An elevation certificate of the property may be required. Since flooding patterns change, it is often wise to get flood insurance even if it is not required. Do not wait until a flood is coming to buy flood insurance. There is a 30 day waiting period before the coverage takes effect.

What is flood insurance?

Unlike a standard home owners policy, flood insurance covers losses to your property caused by flooding. The standard flood insurance covers

- Structural damage
- Furnace, water heater and air conditioner
- Flood debris clean up
- Floor surfaces such as carpeting and tile

You also can buy additional flood coverage on the same policy to cover the contents of your home, such as furniture, collectibles, clothing, jewelry and artwork.

Policies are available in three forms: Dwelling (most homes), General Property (apartments and businesses) and Residential Condominium Building Association (condominiums).

It is important to know that if you have a federally backed mortgage on a home located in flood hazard area, federal law requires you to purchase flood insurance. Also, if you have received a federal grant for previous flood losses, you must have a flood insurance policy to qualify for future aid.

What are the benefits to flood insurance?

Buying flood insurance is the best thing you can do to protect your home, business, family and financial security from flood losses.

When you are a flood insurance policyholder:

- Flood insurance compensates you for all covered losses.
- Coverage is relatively inexpensive.
- You can depend on being reimbursed for flood damages, even if the President does not declare a Federal disaster.
- You do not have to repay a loan, as you might have to with many Federal disaster relief packages. Your covered losses are paid in full.
- You can count on your claim being paid in the event of a flood loss because the National Flood Insurance Program (NFIP) is backed by the Federal government.
- Your agent can help you handle your claim quickly, so that you will not have to put your life on hold if a flood damages your property. You can even request a partial payment immediately after the flood, which can help you recover even faster.

The cost of flood insurance is based on a rating given the property. The rating depends on the location and elevation of the home in relation to flood zones and other factors about the property. The flood insurance premium (cost) for a given rating is the same from any insurance agent. The higher the home above the base flood elevation, the lower the premium cost.

Endorsements

Endorsements are written forms attached to a policy that add to or change the policy's original terms. Added coverage generally involve added costs. Examples of commonly selected endorsements include the following:

- Personal property endorsements (also called floaters or riders) cover expensive possessions such as jewelry, furs, coins, computers, antiques, artwork or silverware which may not be fully covered in your home owners policy. Be sure to tell your agent if you want to include these special items in your policy.
- Sewer back-up endorsements cover damages caused by the back-up of sewage in your home and (usually) water overflowing from a sump pump.
- Watercraft endorsements can provide coverage for small sailboats and outboard motor boats.
- Inflation guard endorsements automatically raise your coverage limits each year to adjust for rising prices in building materials and labor.

How Much Insurance Coverage Do I Need?

Coverage on the Dwelling

Since your home is usually your largest single investment, you should fully protect it. Mortgage lenders may require that your home be insured for at least the amount of the loan. Home owners insurance coverage equal or close to its **replacement cost** is recommended. Replacement cost is the cost to rebuild your home (not counting the cost of land) with similar materials, without subtracting (depreciating) for age or wear and tear. Most policies require you to rebuild at the same location, but your company may consider other options.

Replacement cost is not the same as “**market value,**” which is a real-estate term for the current value of your home if you were to sell it. Market value also includes the price of your land.

Your coverage amount (the limit of what your policy would pay) should always be at least 80% of the current replacement cost of your home. If your home is insured for less than 80% of its replacement cost when you file a claim, you will not be paid the full cost of replacing a partial loss. In fact, most companies will not sell a home owners policy for less than 80% coverage. Some may require you to insure your home for 90% or 100% of the replacement cost, but do not let anyone persuade you to exceed 100% coverage.

If you want the most protection you can buy, ask about guaranteed replacement-cost coverage (also called extended replacement-cost). When you pay extra for this optional coverage, you will get the full cost to replace your home if destroyed by an insured peril, even if it is more than your policy's limit. Some companies will pay no more than a certain percentage above your policy's limit (for example, 20%). Companies may also set special terms (such as a building age limit) to qualify for this coverage.

Other Coverage Amounts

The amount of coverage you carry on your home (the dwelling structure) affects other coverage. Your dwelling limit generally sets the coverage limits for your contents, other structures on your property and additional living expenses; although arrangements can sometimes be made to change these coverage limits.

Maximum coverage for structures set apart from the house (called “appurtenant private structures”) such as a detached garage, tool shed or guest house is usually 10% of the dwelling coverage amount.

Coverage for additional living expenses may be 10% to 20% of the dwelling limit.

Coverage on the Contents

Coverage on your contents is usually limited to 50% of the coverage amount on your dwelling. So, if your dwelling is covered up to \$100,000, your contents coverage limit is \$50,000. With some companies, the limit can be higher.

Most home owner's policies pay for losses to your contents on an actual cash value basis (ACV). ACV is replacement cost minus depreciation for age or wear and tear.

A better option is **replacement cost coverage** that pays the full cost to replace your personal property at today's prices. You must tell your agent if

you want this option. Although the cost is higher, the extra protection is usually worth it.

For instance, suppose you paid \$500 for your sofa a few years ago. Today, because of its age, it's worth only \$300 (its actual cash value). If a fire destroyed your sofa today, it would cost \$800 to buy another one like it. If you have replacement cost coverage, you would receive the full \$800 to replace your sofa. Without replacement-cost coverage, you would get the actual cash value (\$300).

You must also subtract your deductible from any payment you receive. If you decide not to replace the item (the burned sofa), your company may pay you only the actual cash value (\$300) even if you have replacement-cost coverage.

Replacement-cost coverage may not apply to all of your contents. Remember that items like art, antiques, photos and collections are often excluded.

What Sets the Premium?

Home owners insurance rates vary from company to company (except for flood insurance which is set by the federal government). Some factors that affect your costs include:

- Type of building construction: Wood-frame homes may cost more to insure than masonry homes because of more risk of damage by fire.
- Fire protection in your area: How far away and how good it is affects your cost.
- Location: You can expect to pay more if you live in an area where crime, fires or natural disasters are common.
- The type of policy and amount of coverage limits you choose: The more coverage you have, the higher the premiums.
- The amount of deductible you choose: The higher it is, the lower the premium you pay.

How Can I Get the Most for my Money?

Get Discounts

Some companies offer discounts for the following to lower your premium:

- Protective devices: fire extinguishers, smoke alarms, dead-bolt locks on all outside doors, a fire sprinkler system, some security alarm systems.
- Mature home owner: age 55-and-retired discount if both the insured and spouse are not employed.
- Non-smoker.
- More than one policy with the same company: such as home owner and car insurance.
- New home: brand-new home or home less than nine years old.
- Fire-resistant building materials.
- Wind resistant features such as wind rated shingles.

Comparison Shop

Compare quotes from several agencies. Make sure you look at exactly the same type of policy and limits. Keep in mind, the higher your deductible, the less you pay. Ask about discounts each company gives.

When shopping for an agent, think about such questions as:

- Can the agent explain your coverage in terms you can understand? Do the agent and staff seem polite and want to help?
- Is the agent interested in your insurance needs or just interested in making a sale?
- Will the agent inspect or photograph your home? This benefits both you and the company.
- What types of finance plans does the company offer? How much do you need as a down payment? Most companies add a service charge when you pay your premium by the month instead of by the year.

If you have a mortgage loan, however, your monthly house payments will probably include an added amount (above the loan payments) to cover the cost of your home owners and flood insurance, taxes and other items. That portion of your monthly payment is held in escrow by the lender and used to pay the annual premiums and tax bills. This way, you do not need a finance plan with its added costs, and the lender makes sure your insurance premium and taxes are paid.

Consider the insurance company's financial rating and complaint ranking. You can find out about complaints filed by phoning the Louisiana Department of Insurance toll free at (800) 259-5300 or by writing the Consumer Affairs Division: P.O. Box 94214, Baton Rouge, LA 70804-9214. You may find more information at your local public library.

Do Your Homework

Read your policy. Know what it covers and what it doesn't. Your policy is a contract between you and the insurance company. Both parties must comply with it. Don't assume anything about your coverage. Ask your agent to explain if something isn't clear.

Make an inventory of your contents, and keep it up-to-date. Write a list or, better yet, videotape or take pictures of your belongings. Keep receipts and keep one copy of your inventory in a safe place away from your home. In the event of a loss, you may need to show proof of the value of items lost or ruined.

Pay your premiums on time and maintain your property. Insurance companies are not required to give you a grace period to pay your home owners insurance. In fact, insurance policy periods end at 12:01 a.m. on the listed expiration date, so the property is no longer insured on the expiration date. Also, insurance may be revoked if your home is not properly maintained and kept in a safe condition. Remember, not having adequate home insurance means you are taking a huge financial risk, and it can also be considered a default on a mortgage loan.

Review your coverage each year and update it as needed.

What If I Can't Find a Company to Insure My Home?

The **Louisiana Citizen's Property Insurance Corporation** was established by the Louisiana legislature in 2003 to operate the high risk property insurance pools. This includes the Coastal and FAIR Plans.

The **Coastal Plan** serves consumers in certain designated parishes along the Louisiana coast. It was established to assure availability of essential property insurance to property owners unable to secure insurance in the voluntary insurance market.

The **Fair Access to Insurance Requirement (FAIR) Plan** does the same for areas throughout the state.

If you are unable to buy coverage from the private insurance companies you call, ask licensed agents to help you fill out a FAIR or Coastal Plan application. If your application is accepted, a one-year policy is issued from the state program which functions as an insurance company.

An inspection of the premises will be conducted. The findings of the inspection will determine the issue of un-insurability as well as the rates that will apply. Property owners who keep their property reasonably maintained within reasonable standards may qualify.

The FAIR/Coastal Plans offer coverage for dwellings and contents against these perils: fire (including damage from lightning), wind, hail, aircraft, vehicles, smoke and explosion.

Glossary

Actual Cash Value. In many states, this means that in the event of a covered loss, you'll be paid the current replacement cost of whatever you lost, minus depreciation. (This generally includes the estimated wear and tear on the item damaged or the loss in value of that item because of aging and use). The total amount you'd be paid would be subject to the terms of your particular policy, including applicable deductible and coverage limits.

Claim. A formal notice to an insurance company requesting it to make payment according to the terms of the policy.

Contents. Personal property, such as your furniture, appliances, clothes, jewelry and bikes.

Deductible. The portion of a covered loss that you agree to pay before the insurance company becomes responsible for payment under the policy. A larger deductible usually means a lower premium. For example, if the covered claim is \$1,000 and your deductible is \$250, you pay \$250 and your insurance company will pay \$750.

Depreciation. The decrease in home or property value caused by age or wear and tear after it was built or purchased.

Endorsement. A written form attached to a policy that adds to or changes the policy's original terms.

Exclusion. A situation not covered by the insurance policy. Some exclusions in a standard policy may be purchased as a buy back endorsement if you pay higher premiums.

Floater/Rider. Additional coverage for items such as jewelry or antiques not otherwise included in a home owners insurance policy (a personal property endorsement).

Liability Protection. This typically provides coverage if you, as an insured person, are legally obligated to pay damages due to bodily injury of others or for damage to their property arising out of a covered loss. For example, you're playing catch with your friends, you throw the ball and it inadvertently crashes through a neighbor's window and breaks something. The property damage you accidentally caused may be covered here.

Named Storm Deductible. Many insurance companies set a separate deductible for homeowner policies that apply to named storms such as hurricanes. This deductible reflects a percentage of a property's value — often from 2 to 5 percent. That could mean a deductible of \$5,000 for a \$100,000 policy.

Premium. The amount of money charged for your insurance.

Protection for Other Structures. Protects an insured's structures which are separated from the dwelling by a clear space. Examples may include a detached garage, storage unit, fence or gazebo.

Real Property. Includes land and anything permanently attached to the land (buildings, fences, etc.).

Replacement Cost Coverage. In the event of a covered loss, you may be reimbursed for the cost you incur to replace many of your damaged contents with new property of like kind and quality. The total amount you would be reimbursed is subject to the terms and conditions of your particular policy, including applicable deductible and coverage limits.

Rider. Refer to floater.

Adapted from: Reichel, C. (1998). *Your Path to Home Ownership*. Baton Rouge, La.; LSU AgCenter.

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LSU AgCenter Writing Team:
Jeanette A. Tucker, Ph.D., Professor
Deborah L. Hurlbert, Extension Associate
Deborah C. Cross, Extension Agent, Iberville Parish
Sheri Richard Fair, Extension Agent, Ascension Parish
Cynthia C. Richard, Extension Agent, Calcasieu Parish
Cynthia B. Stephens, Extension Agent, Ouachita Parish

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Louisiana State University Agricultural Center
William B. Richardson, Chancellor
Louisiana Agricultural Experiment Station
David Boethel, Vice Chancellor and Director
Louisiana Cooperative Extension Service
Paul D. Coreil, Vice Chancellor and Director
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Charting Your Course to Home Ownership

Home Owner's Insurance Comparison Chart

Home Owner's Insurance Quote Comparison Guide

This guide will help you get accurate quotes for home owners insurance so you can comparison shop. This work sheet will also help you decide exactly what types and amount of coverage you need.

The questions cover the major points an insurance agent will need to give you a quote. The agent may have a few more questions and may need to send someone out to inspect the home before giving you a quote. Without this information, the quotes from different agents may be for different types and levels of coverage.

It can be helpful to get an insurance quote for homes you are thinking about buying to compare the cost of insuring them. In any case, as soon as you have a signed purchase agreement, you should start shopping for home owners insurance, if you have not already done so. You will need to have it for the closing. Plan to call or visit several insurance agents, but first answer these questions:

1. What is the complete address of the home you are buying?

Street: _____

City: _____ ZIP Code: _____

The complete address is on the real estate listing for the house and should be on your purchase agreement.

2. What is your house siding made of: (circle one)

A. All wood B. All brick C. 2/3 brick

D. Stucco E. Other: _____

A home that has aluminum siding or has shingles as siding is usually considered to be "wood". If you're not sure, ask your real estate agent or your housing counselor.

3. Is your home (circle one)

A. One story B. Two stories

C. Split level D. Other: _____

When you enter a split level home, you can go up or down from a landing to the rooms in the house. If everything is all on one floor, it is a one-story home. If it has a basement, it is a "one story home with a basement."



11. Are any other structures on the property? If yes, please describe them.

12. Do you own a dog? Yes _____ No _____

If yes, what breed? _____

13. Do you have any valuable jewelry, furs, antiques, silverware, etc?

Yes _____ No _____

Additional coverage might be required to fit your needs. Be sure to ask.

14. What kind of a deductible could you afford if you had a loss?

A deductible is what you agree to pay if you have a loss. The deductible would be subtracted from your claim and the company would pay the balance. The higher the deductible, the lower the cost of the policy.

Use the following guide to help you to compare what you are buying.						
What are you buying?	Quote #1 Company:		Quote #2 Company:		Quote #3 Company:	
	Amount of Coverage	Cost \$	Amount of Coverage	Cost \$	Amount of Coverage	Cost \$
Property Coverage:						
Dwelling						
Replacement cost or						
Actual cash value						
Other Structures:						
Garage						
Other						
Contents (Personal Property)						
Contents Endorsement (extra coverage for):						
Antiques						
Jewelry						
Furs						
Silverware						
Money						
Computer equipment						
Business property –on premises						
Business property – off premises						
Liability Coverage:						
Liability						
Medical payments						
Additional Protection:						
Fire Dept.. ratings/charges						
Debris removal						
Trees, shrubs						
Other						
Added Coverages:						
Flood						
Sewer back-up						
Mine subsidence						
Earthquake						
Watercraft						
Other						
Discounts:						
Protective devices						
New/renovated house						
55 & retired						
Fire-resistant materials						
Non smoker						
Other						
Total Annual Cost						

<i>This chart will allow you to compare the types of losses covered.</i>						
Property Losses Covered:	Quote #1		Quote #2		Quote #3	
	Company:		Company:		Company:	
	Yes	No	Yes	No	Yes	No
Fire and lightning						
Windstorm and hail						
Explosion						
Riot and civil commotion						
Aircraft						
Vehicles						
Smoke						
Vandalism & malicious mischief						
Theft						
Glass breakage (part of building)						
Falling objects						
Weight of snow, sleet, ice						
Collapse of building(s)						
Sudden, accidental tearing apart, cracking, burning or bulging of steam or water heating system						
Freezing of plumbing, heating, and air conditioning systems and household appliances.						
Sudden and accidental damage from artificially generated currents to electrical appliances, devices, and fixtures and wiring. (TV and radio tubes not included)						
Deductibles:						
Property						
Named Storm						
Other:						
Company name:						
Person I spoke to:						
Type of policy						
Date:						

<i>Adapted from: Reichel, C. (1998). Your Path to Home Ownership. Baton Rouge, La.; LSU AgCenter.</i>	
Additional References:	
• Louisiana Department of Insurance. (2007). Home owners rate comparison guide 2007. Retrieved on April 4, 2008 from http://ldi.louisiana.gov/index.htm	
<p>LSU AgCenter Writing Team: Jeanette A. Tucker, Ph.D., Professor Deborah L. Hurlbert, Extension Associate Deborah C. Cross, Extension Agent, Iberville Parish Sheri Richard Fair, Extension Agent, Ascension Parish Cynthia C. Richard, Extension Agent, Calcasieu Parish Cynthia B. Stephens, Extension Agent, Ouachita Parish</p> <p>This material is based on work supported by the Restoring Home Ownership in Louisiana Hurricane Recovery project funded in part by USDA Cooperative State Research, Education and Extension Service, Smith-Lever Special Needs project number 2007-41210-03986.</p>	<p>Visit our Web site: www.lsuagcenter.com Louisiana State University Agricultural Center William B. Richardson, Chancellor Louisiana Agricultural Experiment Station David Boethel, Vice Chancellor and Director Louisiana Cooperative Extension Service Paul D. Coreil, Vice Chancellor and Director Pub. 3088-D 09/08</p> <p>Issued in furtherance of Cooperative Extension work, Acts of Congress of May 8 and June 30, 1914, in cooperation with the United States Department of Agriculture. The Louisiana Cooperative Extension Service provides equal opportunities in programs and employment. This institution is an equal opportunity provider.</p>



Charting Your Course to Home Ownership

Protect Your Home From Fire

Thousands of lives and billions of dollars are lost every year because people didn't take simple safety precautions to prevent fires in the home. It's up to you to protect yourself and your family. Doing these five things can save your home and loved ones:

- Plan fire escape routes.
- Install smoke and carbon monoxide detectors.
- Keep fire extinguishers handy.
- Have heating and electrical equipment inspected regularly.
- Use extreme caution with flame, flammable products and heaters.

Make a fire escape plan with your family. Prepare a floor plan of your home showing at least **two** ways out of each room. You should:

- Agree on a fixed location out-of-doors where family members are to gather for a head count. Make certain that no one goes back inside.
- Feel doors for heat before opening them. Do not open if hot.
- Crawl low (to avoid thick smoke and high temperatures).
- Stop, drop and roll (don't run) if clothes catch fire.
- Get out and stay out. Remember "Once out – stay out!"
- Phone the fire department from a neighbor's home
- Hold family fire drills twice each year.
- Practice - Practice - Practice!

Install Smoke and Carbon Monoxide (CO) Detectors

Most fatal home fires happen when people are asleep. Poisonous gases and smoke produced by fires numb the senses and put you into a deeper sleep. Inexpensive detectors save lives by alerting you in time to escape.

Every home should have at least one smoke detector (alarm) for each level of the home. Because smoke rises, mount smoke alarms high on a wall or ceiling. Do not place them in kitchens, bathrooms or garages where cooking fumes, steam or exhaust could set them off. There are many different brands of smoke alarms available on the market but they fall under two basic types: ionization and photoelectric.



Ionization alarms sound more quickly when a flaming, fast moving fire occurs. **Photoelectric alarms** are quicker at sensing smoldering, smoky fires. There are also combination smoke alarms that combine ionization and photoelectric into one unit, called **dual sensor smoke alarms**.

Because both ionization and photoelectric smoke alarms are better at detecting distinctly different yet potentially fatal fires, and because home owners cannot predict what type of fire might start in a home, the United States Fire Administration (USFA) recommends the installation of both ionization and photoelectric or dual sensor smoke alarms.

In addition to the basic types of alarms, there are alarms made to meet the needs of people with hearing disabilities. These alarms may use strobe lights that flash and/or vibrate to assist in alerting those who are unable to hear standard smoke alarms when they sound. Test existing smoke alarms to make sure they are still working.

Homes with fuel-burning heaters or appliances (including a fireplace) or an attached garage should have at least one carbon monoxide (CO) detector/alarm, preferably installed in the sleeping area. Look for models with an alarm that stops within minutes of fresh air clearing out the CO, a manual hush or reset button, a digital display or warning light, a power indicator light, a test button and a UL or AGA listing. Carbon monoxide detectors can be used as a backup *but not as a replacement* for proper use and maintenance of your fuel-burning appliances. CO detector technology is still being developed and the detectors are not generally considered to be as reliable as the smoke detectors found in homes today. You should not choose a CO detector solely on the basis of cost; do some research on the different features available.

Carbon monoxide detectors should meet Underwriters Laboratories Inc. (UL) standards, have a long-term warranty, and be easily self-tested and reset to ensure proper functioning. For maximum effectiveness during sleeping hours, CO detectors should be placed close to sleeping areas.

If your CO detector goes off, you should:

- Make sure it is the CO detector and not the smoke alarm.
- Check to see if any member of your household is experiencing symptoms.
- If they are, get them out of the house immediately and seek medical attention. If no one is feeling symptoms, ventilate the home with fresh air and turn off all potential sources of CO. Have a qualified technician inspect your fuel-burning appliances and chimneys to make sure they are operating correctly.

Keep Fire Extinguishers Handy

Every home needs several fire extinguishers. Different types of extinguishers are made for different uses. Fires are classified by letter with “A” referring to fires of ordinary combustibles like paper, clothes, etc.; “B” fires involve flammable liquids; “C” fires involve electrical equipment.

The numbers in the UL designation indicate the capacity or size of the fire they can fight. The higher the number, the larger the capacity. A large all-purpose full-floor model (such as one rated 3-A:40-B:C) is the most important type to have. An A:B:C extinguisher can be used with any type of fire, but it’s less effective for grease fires than a B:C type. So, it is best to keep a small B:C extinguisher

on hand in the kitchen and larger all-purpose models in halls and other needed locations.

Inspect Heating and Electrical Equipment Regularly

- Have your furnace professionally cleaned, adjusted and inspected every year before turning it on. Also have all chimneys and exhaust flues checked for cracks and blockage. Carbon monoxide detectors can alert you to problems between professional inspections and to other sources of CO leakage (backdrafting in certain conditions, auto exhaust, etc.)
- Circuit breakers or fuses protect electrical wiring and prevent fires. If they are tripped or blown, find and correct the source of the problem. Use only proper fuse sizes for replacements.
- Avoid overloading circuits by limiting the number of high-wattage electrical appliances on each circuit.
- Extension cords cannot carry as much electricity as permanent wiring, so it is especially important not to overload them.
- Old houses may need rewiring by a licensed electrician.
- Replace frayed electrical cords, damaged plugs and unreliable appliances.
- Disconnect appliances when they are not being used.

Use Extreme Caution with Flame, Flammables and Heaters

Remember and remind your family of these safety guidelines:

- Never smoke in bed or when you are drowsy. Provide large, deep, non-tip ashtrays for smokers. Before going to bed or leaving home, check for smoldering butts where people have been smoking.
- Keep fuel-burning space heaters and wood stoves at least three feet away from anything that can burn.
- Always turn unvented space heaters (those without an exhaust pipe to the outdoors) off before going to bed or leaving home.
- Never leave children alone near a working fireplace, wood stove or space heater.
- Refuel kerosene heaters only with kerosene, outside, after the heater has cooled.
- Replacing very old portable space heaters may be a good idea. Newer heaters manufactured in 1990 or later, have been found to be much safer in independent tests.
- Use a metal fire screen on your fireplace. Make sure the damper is open before starting a fire, and keep it open as long as embers are still smoldering. Clean your chimney each year if creosote has built up. Use only dry seasoned hardwood in a fireplace or wood stove.
- Store flammable liquids, insecticides and paint in their original, labeled containers with tight-fitting lids far away from appliances, pilot lights and other sources of heat or flame. Never smoke near flammable liquids. Store gasoline outside your home or in a detached garage. Never store a propane cylinder indoors.

- Kitchen fires can get out of hand quickly. If a small fire starts in a pan, carefully slide a lid over the pan to smother the flames and turn off the burner. Never pour water on a grease fire!

For Homes in Rural or Suburban Areas:

Living near wild lands means you live near forests or grasslands that naturally burn. To protect your home and family from wildfire, you should:

- Clean up your yard. Rake leaves, pine straw and grass clippings and use them for garden mulch
- Trim dead tree limbs. Trim and remove thick shrubs and tall trees away from your home
- Create a 30-foot green grass or nonburnable area around your home
- Plant shrubs and trees next to your home that do not easily burn
- Stack firewood 50 feet from your house
- Remove leaves and pine straw from your roof and gutters
- Remove things under your deck that may burn
- Make your house number easy for firefighters to see from the street
- Have a plan in case wildfire threatens your home

A forest cannot be “fireproof,” but as a home owner you can manage the vegetation around you home to create open space for protection and use fire resistant building materials when building or improving your home.

<p><i>Adapted from: Reichel, C. (1998). Your Path to Home Ownership. Baton Rouge, La.; LSU AgCenter.</i></p>	
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Charting Your Course to Home Ownership

Home Security

Over 2.15 million burglaries are committed annually in the United States. Of these, over 39,000 occur in Louisiana. Sixty percent of residential burglaries occur during the daylight hours. Burglary is expensive to the victim. In 2005, the average dollar loss per residential burglary was \$1,725.00.

Taking simple precautions to protect your home against crime can be the difference between keeping your family and valuables safe or becoming victims. Inspect your home and property from a burglar's view point, keeping the following tips in mind.

Beat the Burglar

Most home burglaries are committed by amateurs who will leave if they can't break in within 90 seconds. Anything that slows a thief down by even a minute or two may keep your house from being robbed.

Professional thieves stalk victims and observe. They look for cover with a well-thought-out plan. Good planning on your part is your defense against the pros.

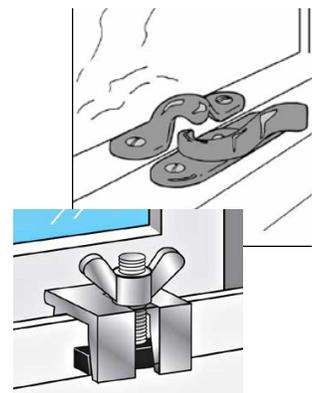
Inspect your home, looking for temptations to the amateur and with the critical eye of the pro. Check all points of entry and escape.

Windows and Doors

Make sure windows are locked, even when you are at home.

The standard crescent or butterfly closure on many double-hung windows provides little resistance against entry from the outside. Consider securing all windows with stronger locks or a simple do-it-yourself nail or bolt window stop.

To install a stop on a double-hung window, drill a hole at the far edges of the window where the upper and lower window sashes overlap, drilling all the way through the top of the lower sash, and about three-quarters through the bottom of the upper sash. When an eye bolt or a 12-penny nail is inserted in the resulting hole from the inside, it pins the two sashes together. The hole should be drilled at a slightly downward angle to prevent the burglar from jiggling the pin out of the hole under pressure.



When drilling the holes, remember that they should be wide enough to allow the pins to be inserted and removed easily by hand. Tests indicate that eye bolts 5/16 inch in diameter are stronger than nails, easier to grasp and can resist considerable force.

If you want to have the option of leaving a window open for ventilation, drill a second hole an inch or so above the first one in the upper sash, and pin the sashes together in a slightly opened position. A 1-inch opening will not be wide enough to permit a burglar to reach in and unpin the stop.



Red Flag: Some window manufacturer warranties are voided if the window is modified in any manner. Check your warranty before drilling.

Trim trees and shrubs around windows to eliminate climbing and hiding aids.

Secure window air conditioning units so they can't be removed from the outside.

Important! Make sure all family members know how to open windows. Develop and practice a home fire escape plan.

All outside doors should be solid wood or metal clad. Hollow doors are easily kicked in. Door frames should be firmly attached to the house structure. If hinges are on the outside be sure that you have nonremovable hinges.

Keep doors locked and dead bolted, even when you are inside.

When you move into a new home, change all of the locks immediately. Deadbolts (Fig. 1 and 2), which extend one inch or more into the strike (the hole in the door jamb) are very secure. Vertical deadbolts (Fig. 3) installed properly with long screws are most secure.

If window panes of ordinary glass are within 40 inches of the lock, consider installing a double cylinder deadlock where a key will be required for opening either side of the door. If you have a double cylinder deadlock, it is extremely important to make sure all family members and babysitters know how to find the key quickly and unlock the door in the dark; but never leave the key in the deadlock.

Consider replacing ordinary glass in doors and side-lights with security glass or plastic.

Add a peephole to solid doors (Fig. 4).

Wedge sliding glass doors with swinging metal rods (Charlie Bars) to prevent entry. A less desirable option is to wedge a broom stick into the bottom track.

For complete details, see Web site below:

<http://www.usaonwatch.org/pdfs/HomeSecurityBooklet.pdf>

Be very careful with door keys. Do not hide a key outside. Burglars know the good hiding places. Know who has keys to your home. Detach house keys from car keys for auto repairs or valet parking.

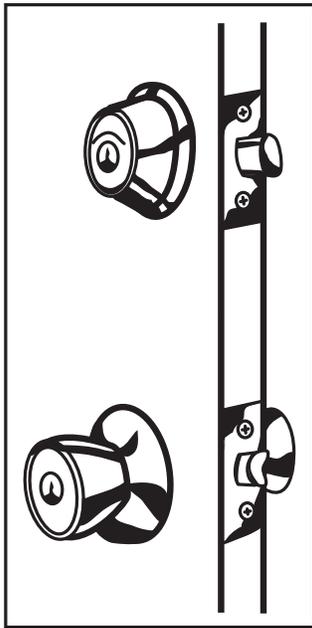


Figure 1

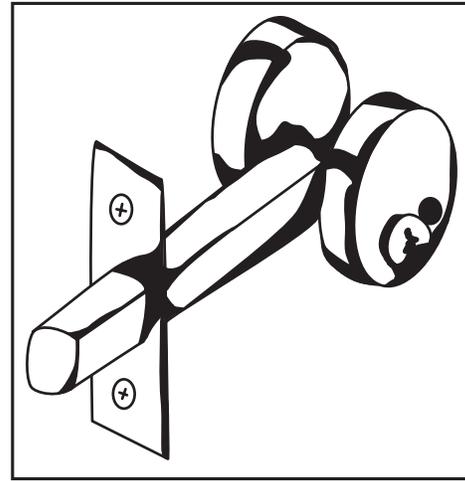


Figure 2

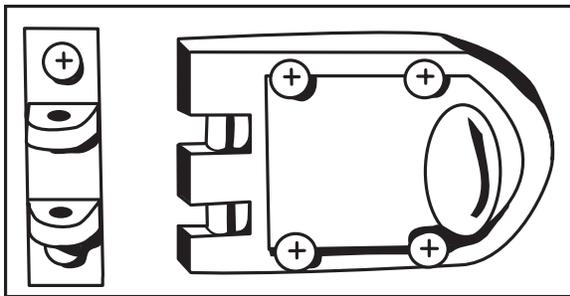


Figure 3

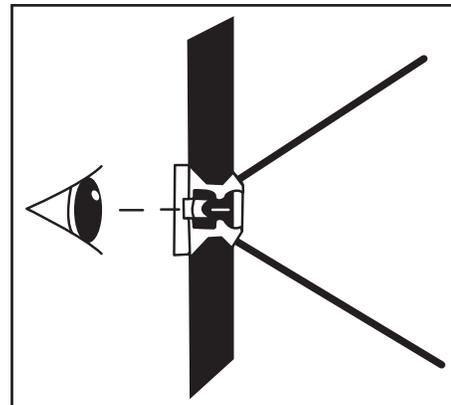


Figure 4

Alarms

Residential burglar alarms are available from electrical and hardware dealers, as well as entire systems that may be leased or purchased from alarm companies. Most residential alarms emit a loud noise from a bell, siren or tone generator. An audible alarm on doors and windows can be an effective deterrent to the amateur burglar. If you do install an audible alarm, make sure that your family and your neighbors are informed about its function and that they are trained to call your law enforcement agency when they hear the alarm. Your law enforcement agency should be consulted when you install an alarm.

When selecting an alarm company, contact several different companies, then narrow the field to 3 or 4 firms. Check the Better Business Bureau to find out if any complaints have been filed against the companies. Then, arrange an

appointment with each company at a time when all members of your household will be present. Be sure to ask for the name of the person who will be calling on you, and verify his or her identification upon arrival. Ask for an inspection, demonstration, and a price quote in writing. Also, ask for and check references. Study each contract to ensure you know exactly what you are getting.

An alarm system is only as good as its user. Be sure the installer thoroughly explains how the system works and answers all of your questions. Everyone who will be using the system should participate in this educational process.

Outside the Home

Eliminate dark areas around doors and windows by keeping porch or special outdoor lights on at night. To avoid forgetting and wasting energy, install photosensitive fixtures that turn on automatically when it gets dark or motion detector lights that come on when anyone approaches your home.

Tool sheds should be securely locked. Don't provide a burglar with the equipment to help break into your home. Put away ladders and equipment.

Outdoor accessories can help burglars. Don't display your name on your home or mailbox; use numbers only. Your name could be used to phone first to see if the coast is clear.

Be sure to lock unusual entrances to your home, such as attic stairs or access panels.

If you have an enclosed garage, its door should be closed and locked, whether the car is inside or out.

See-through fences are preferable for home security since they won't give an intruder cover. Any privacy fence gates should be padlocked.

Thwart the Tricks of the Trade

Burglars use all kinds of tricks to pick their victims and get into their homes. Use these tips to protect your home and family:

Keep anyone asking for help outside of your home while you make emergency phone calls for them.

Make appointments with service firms so you know when and who to expect and check identification of service personnel. If you are not expecting anyone, phone the firm's office to verify they have sent an employee to your home. Don't call a number they give you. Take the time to look up the phone number yourself.

Don't give clues about yourself, your age or family make-up by items left outside. Some burglars target only older people, females or those who live alone. Use your own visible or audible tricks to confuse or discourage would-be criminals. For example, you could:

- Display things to appear as if a larger family lives inside – men's clothing, children's toys, etc.
- Put up a "Beware of Dog" sign and place a large feeding dish near gate or door.

- Use a timer to turn lights on and off or use motion-sensor lighting. Leave TVs and radios playing or use sound effect tapes to deter a criminal looking for a quiet, deserted target.
- If you are approached by a suspicious person or see something unusual in your neighborhood, report it to the police immediately. If you are not a victim, someone just down the street may be.
- Your driver's license number is the one in police records. Use it to mark valuables. Some police departments lend etching devices for this purpose.
- Don't leave the packaging for new valuables outside for garbage pick-up with labels showing. Cut up boxes or hide them in garbage cans or bags to avoid inviting a burglar.
- Do invite good neighbors to help. Ask friends to pick up mail and cut the lawn while you are out of town. Give them permission to question anyone on your property while you are away, even just during the day.
- Stop delivery of the newspaper any time no one will be home.

Adapted from: Reichel, C. (1998). *Your Path to Home Ownership*. Baton Rouge, La.; LSU AgCenter.

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LSU AgCenter Writing Team:

Jeanette A. Tucker, Ph.D., Professor
 Deborah L Hurlbert, Extension Associate
 Deborah C. Cross, Extension Agent, Iberville Parish
 Sheri Richard Fair, Extension Agent, Ascension Parish
 Cynthia C. Richard, Extension Agent, Calcasieu Parish
 Cynthia B. Stephens, Extension Agent, Ouachita Parish

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Charting Your Course to Home Ownership

Avoiding Home Repair Ripoffs

Each year, hundreds of thousands of consumers complain to their state attorneys general about home-repair ripoffs. The National Association of Consumer Agency Administrators, in fact, says home repairs are second only to car repairs on the nation's complaint list.

Con artists don't look or sound like bad guys. If they did, they couldn't con anyone. Many disguise themselves as friendly workers, offering you a good deal on repairs in and around your home.

Be Informed

Don't be fooled! Investigate before investing in or agreeing to any job. Check with the Better Business Bureau, either in your area, or in the state and city where the company or person is located. Ask the contractor for references, and check them out personally. Call the past clients and ask if you could go to see the workmanship of the workers. Determine if they have performed in a timely and adequate manner.

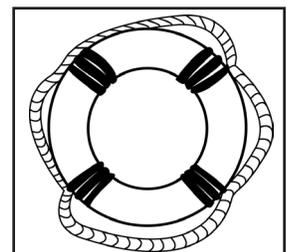
Verify that a general (residential) contractor is licensed with the Louisiana State Licensing Board for Contractors. Remodeling contractors who do work over \$7,500 must be registered. Mold remediation contractors must be licensed. Visit <http://www.lslbc.louisiana.gov/> for a searchable list. Ask about training or experience in complying with the wind and flood provisions of the current building code.

Obtain proof of insurance. The contractor should have disability and workers compensation insurance, or you may be liable for accidents occurring on your property.

Know how much you should pay by getting at least three estimates – in writing – with details about what is included. The best measure of one bid is two other bids. Keep shopping until you are sure of exactly what you need and the current rate for that type of work.

Take Your Time

Time is on your side. Only con artists try to rush you. The longer you take to compare and think, the more likely you are to make the right decision. In an emergency, your insurance agent may be able to help with information about service firms that can do the work and typical cost ranges.



Life Saver
*Is the offer too good to be true?
Be sure the quality is there before you agree to buy.*

Beware

Be suspicious if you see any of these warning signals or techniques often used by con artists:

- A worker just happens to be driving by
- Worker is in an unmarked vehicle
- Payment must be made in cash or before work is completed
- Low price is only for now
- Offers to do job with leftover materials



Red Flag: Is the contractor offering you a special deal? Using your home as a model for his work? Shy away.

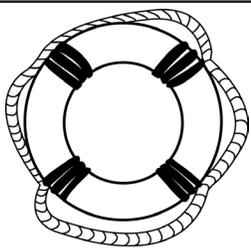
Common Schemes

Watch out for ripoffs on:

- Free siding for advertising
- Roofing repair
- Driveway repair
- Dirt, gravel, flower bed filler
- Pest spray
- Tree cutting
- Furnace cleaning
- Lightning rods
- Disaster relief
- Carpet cleaning



Red Flag: Does the contractor want cash only? Find another contractor.



Life Saver

Did the contractor solicit your business, rather than you calling him? Were you pressured into signing a contract? Federal law gives you three days to cancel such a contract after you sign it. Send your notice of cancellation by registered mail.

Project Payment

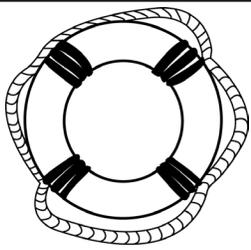
- Do not pay in advance
- Do not let the contractor begin work until you have a signed contract.
- Don't pay until the job is complete to your satisfaction. Pay by check or credit card, not cash.

If you cannot find a contractor willing to accept these basic terms, make temporary repairs yourself, if possible, and wait patiently until you can be sure of a good job. Even under critical emergency conditions, complete, high quality repairs must be done, or damage and deterioration will appear later.

Put It All in Writing

Another important way to protect yourself from ripoffs and poor workmanship as well as innocent misunderstandings is to make sure everything is in writing. There is no substitute for a written construction contract. The larger and more costly the job, the more detailed the contract should be. A thorough contract should include:

1. The contractor's name, address, phone and license number.
2. The entire project description (plans and specifications).
3. A statement that any change orders and price adjustments must be described in writing and signed by both you and the contractor.



Life Saver

Do you think you've been had? Have attempts to resolve your problem with the contractor been unsuccessful? Don't be embarrassed to call the Consumer Protection Section of the Attorney General's Office at 225/342-9638 or the 24-hour Consumer Info-line 1-800-351-4889.

4. The names and license numbers of all subcontractors and a statement of the home owner's right to have substitutions if their workmanship is poor.
5. Specific starting and completion dates, followed by the phrase, "time is of the essence."
6. The phrase, "workmanship must be the best known to the trade." (Although ambiguous, this statement has some legal significance in a contract.)
7. A guaranteed maximum price for the completed job and a schedule of payments. Negotiate the smallest possible down payment and largest possible final completion payment. Pay no more than 10% until the first work day when the crew shows up. Schedule other payments during the project contingent upon completion of a defined amount of work. This way, if the work is not proceeding according to schedule, the payments are also delayed. Payment while in progress should be made only when you receive paid bills for labor and materials specified in the contract.
8. The clause, "final payment will be withheld until the contractor presents releases or proof of payment from major suppliers and all subcontractors." If suppliers or subcontractors do not receive payment, they can successfully sue the home owner – even if the contractor has been paid in full.
9. A statement that the contractor must secure all necessary building permits and inspections.
10. A statement that the contractor will provide a Certificate of Insurance covering Workmen's Compensation, property damage and personal liability.
11. The statement, "no agreements unless recorded above are binding, excluding change orders signed by both the contractor and the home owner(s)," at the bottom of the contract.

The most important precaution in contract writing is never to sign anything until you have read and understood every word. It is a good idea to take the contract home and think about it for a couple of days.

Keep a copy of the signed contract.

Withhold full payment until...

- The building contractor or person hired has paid for all building supplies used. Require receipts for all paid bills for all materials used.
- Everything has been completed on the job to the full satisfaction of the contract and to the satisfaction of you or your inspector.
- The contractor has provided you with releases of lien from himself/herself, from suppliers and from labor subcontractors.

Adapted from: Reichel, C. (1998). *Your Path to Home Ownership*. Baton Rouge, La.; LSU AgCenter.

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LSU AgCenter Writing Team:
Jeanette A. Tucker, Ph.D., Professor
Deborah L. Hurlbert, Extension Associate
Deborah C. Cross, Extension Agent, Iberville Parish
Sheri Richard Fair, Extension Agent, Ascension Parish
Cynthia C. Richard, Extension Agent, Calcasieu Parish
Cynthia B. Stephens, Extension Agent, Ouachita Parish

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Charting Your Course to Home Ownership

Appliance & Home Systems: How Long Will They Last?

Knowing the average useful life expectancy of appliance and home systems will help you plan for expenses and make decisions when buying a home. Installation, quality of material, use and maintenance affect life expectancy and performance. Therefore, this information is provided and should be used as a general guideline only.

	Average Life Expectancies (in years)
Appliances	
Air conditioner (window)	10
Air conditioner (central)	15
Dishwasher	9
Disposal	12
Dryer (electric or gas)	13
Fan (ceiling)	13
Fan (exhaust)	10
Freezer	11
Furnace	15-20
Hood (exhaust)	14
Microwave	9
Oven/range/stove	15
Refrigerator	13
Smoke detector	10
Trash compactors	6
Washing machine	10
Water heater	10
Materials/Other	
Bathroom basin	16
Bathtub	25
Carpeting	10
Ductwork	10



	Average Life Expectancies (in years)
Faucets	12
Flooring, vinyl	25
Flooring, wood	100
Garage door opener	10
Laminate Countertops	10-15
Paint, exterior	5
Paint, interior	15
Paving (asphalt, concrete)	15
Plumbing	20-60
Roofing (asphalt shingles)	20
Septic System	20
Thermostats	35
Toilet	35
Toilet-flush mechanism	10
Wood deck	15

Adapted from: Reichel, C. (1998). *Your Path to Home Ownership*. Baton Rouge, La.; LSU AgCenter.

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LSU AgCenter Writing Team:
 Jeanette A. Tucker, Ph.D., Professor
 Glorida T. Nye, Extension Associate
 Deborah L Hurlbert, Extension Associate
 Cynthia C. Richard, Extension Agent, Calcasieu Parish
 Sheri Richard Fair, Extension Agent, Ascension Parish
 Deborah C. Cross, Extension Agent, Iberville Parish
 Cynthia B. Stephens, Extension Agent, Ouachita Parish

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Charting Your Course to Home Ownership

Improve Your Home to Improve Your Health

A home remodeling project – and your investment in it – can do so much more than update. It can make your home a healthier place to live and breathe for you and your family.

Most Americans spend 80%-90% of their time indoors, and indoor air is typically much more polluted than outdoor air. That's why the home environment is related to so many health effects, ranging from allergies and asthma triggered by dust mites, mold and pest residue to cancer or death from combustion pollutants or dangerous fumes.

The good news is that you CAN make your house a healthy home for your family by applying the seven principles of healthy homes, especially when you plan a remodeling project. Include home improvements that will:

1. Keep It Dry

Improve drainage and make sure structural work is detailed with effective flashings and weather barriers to drain the rain that seeps under siding and roofing and into window frames. Consider ways to manage moisture movement and humidity, prevent hidden condensation on cold surfaces and provide protection from plumbing leaks. Keeping your home dry prevents mold growth; keeping humidity low controls dust mites. Consider installing an EnergyStar-rated dehumidifier to keep the indoor relative humidity below 50%.



Dust mites can cause asthma. Best control is low humidity (below 50% RH).

2. Keep It Clean

Choose easy-to-clean surfaces such as smooth floorings and washable rugs. Eliminate hard-to-reach nooks and dust collectors. Add shoe cubbies and big commercial-style door mats at the family entry. Use a low-emission vacuum cleaner.

3. Keep It Well-Ventilated

Every home needs some fresh air to dilute pollutants generated in daily living. At a minimum, make sure you have effective exhaust fans in bathrooms and a kitchen hood exhaust to the outdoors. Choose quiet fans, and make sure the ducts are installed properly according to manufacturer instructions – or you won't get the airflow you paid for. For optimal air quality, seal your home airtight and install a filtered, fresh-air ventilation system that allows you to control the quantity and quality of ventilation.

4. Keep It Safe

Go on a home hazard hunt like a detective. Correct slippery floors, install sturdy handrails, add decorative grab bars and increase lighting to reduce slip and fall hazards. Add ground fault circuit interrupters in wet areas. Mount fire extinguishers, smoke alarms and carbon monoxide (CO) detectors. Childproof with storage locks, rounded corners, second-story window and stair gates and cordless blinds. Install high-security deadbolts, peep holes, exterior motion lights and safety glass.

5. Keep It Free of Contaminants

If your home was built before 1978, assume it may have lead-based paint and make sure workers use lead-safe work practices that don't create or leave lead dust. Consider storm-, flood- and mold-resistant materials and structural assemblies. Provide ample venting of ALL combustion appliances; better still are "direct vent" furnaces, fireplaces and water heaters that don't use your indoor air to feed the flame. Seal the doors and walls between your garage and living space.

6. Keep It Pest Free

Learn about "integrated pest management" to control pests with as little toxic chemical as possible. Seal all holes and gaps, give pests no place to nest and hide, reduce the availability of food and water and use low toxic pesticides like borate treatments and traps.

7. Keep It Well-Maintained

Choose durable, low-maintenance materials that will hold up well in our warm, humid climate. Ensure that foundations are designed for soil conditions. Consider high-wind roofing, tear-resistant roof underlayments and window protections.

Developed by:
Claudette Reichel, Professor
Extension Housing Specialist and LaHouse Chair
LSU AgCenter

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