



## No One Likes a Disaster

**“An ounce of prevention is worth more than a pound of cure.”**

When it comes to our individual homes, an ounce of prevention goes a long way toward eliminating the potential for disaster. By encouraging everyone living in the home to practice a few good habits, we can save ourselves the heartbreak of serious property loss and possible bankruptcy. A few suggestions are included here. Use them to help you create your own disaster prevention plan.

### Fire Prevention

- Whether you're finishing the basement, adding on a room, or just installing a new clothes dryer, don't cut corners when it comes to getting the work done right. Have a trained professional do the work and make sure that all the necessary building inspections occur and are complied with.



*Continued on page 2*

## Energy-Saving Tips

Small, everyday habits can save a surprising amount of energy and help reduce your energy bills each month. Any amount of savings that go toward paying off any debts you have could be considered double the value. You'll save money on your monthly bills, plus you'll save money on the interest charged on your debts.

### Air

- In warm weather, close all the windows and window coverings that face the sun to cut down on the amount of heat your home absorbs during the day. The sun heats not only the air in your home, but it also heats the walls, carpet, and furniture. Turning your air conditioner off during the day and then turning it to a low temperature when you get home to cool the house down actually makes your air conditioner work much harder. Try leaving it set at a moderate temperature during the day and then turning it a little lower when you get home. You will get better results. Setting the thermostat to 60 degrees to cool off a home that has been heating up all day will not cool your home down any faster, and it could cause your air conditioner to freeze up.
- Adjust the vents in your home to make the most of the air flow to rooms that get used the most. If you have ceiling fans, use them. They cost very little to operate, and the moving air can make you feel cooler at warm temperatures.

*Continued on page 3*

# ARTICLES

## No One Likes A Disaster

*Continued from page 1*

- Spending the extra now will prevent the danger of electrical or gas fires later on that could leave you homeless. You may have trouble getting your insurance company to cover damage caused by unprofessional workmanship.
- Store flammable materials such as paint, gas for the lawn mower, kerosene for a lantern, matches, candles, etc., in proper containers and away from heat sources. Store them in cool places away from your furnace and water heater or other pilot lights or flames. Keep your pets out of the furnace closet also.
- If you have a wood-burning fireplace in your home, have the chimney professionally cleaned at proper intervals; always use a screen or glass door when a fire is burning; make sure the fire is all the way out before you close the flue; and don't leave the house empty while the fire is still burning. Remember, never use liquid fire starter indoors.
- Install smoke detectors and take good care of them. Make sure each person in the home,
- Make sure you keep your gutters free of leaves, twigs, and other debris, and try to position your downspouts so that water runs away from your home and over the grass, flowerbeds, or vegetable garden.
- Suggest to your neighbors that each of you take responsibility for keeping one storm drain on the street clear of anything that blocks the flow of water. Keeping the drains clear for unrestricted water flow is the best way to protect your property.
- If you are leaving town and no one will be in your home for a few days, turn off the water to your home at the outside water meter to prevent flooding through a plumbing leak or break while you are gone.
- When possible, install solar collection panels, air conditioning units, and hot water heaters in less-risky areas, like above the garage, porch, work shop, or on the ground.
- Know how to shut off the mains for the electricity, know where gas pilot lights are, and how your heating system works. If flooding does occur,

appliances with pilot lights may be extinguished by rising water, and it will be essential that gas and electricity are turned off before anyone enters the flooded area.

### Keep Everyone Informed

An important step in any kind of disaster prevention is making sure that critical information is available to anyone who might

need it. Knowing where the shut-off valves are located could mean the difference between saving part of your home or losing it.

It's a good idea to tag all the valves in your home and keep a written log of where they are located. Leave the log with anyone left in charge while you are not at home, whether it be the babysitter, a house sitter, or your kids, so he or she knows what to do should flooding begin.

Tag each main shut-off point to your home as well as individual valves for the dishwasher, water heater, washing machine, icemaker, water softener, toilets, and other plumbing-related appliances. ■

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## Smoke Detectors

Did you know that your smoke detectors need to be cleaned? You should clean them each month to prevent a false alarm or, even worse, to prevent them from not responding when a fire breaks out. Follow the manufacturer's instructions for maintenance. After cleaning the detector, push the test button to be sure the alarm is working properly. Make sure you know each sound your detector makes and what the sound indicates.

including small children, recognizes the alarm sounds and knows what they mean. Change the batteries annually whether the detector indicates a low battery or not. An ounce of prevention...

- Keep a household fire extinguisher in an easily accessible place. Show everyone where it is and how to use it.

### Flood Prevention

- If possible, make the ground within five to 10 feet of your home slope away from the house, and remove anything that blocks the flow of the water as it runs away. Don't plant any plants or install any sprinkler heads within that first five feet.

- Household fans can very effectively make the temperature more comfortable, but avoid using them at the same time as your air conditioner.
- Plant shrubs or other plants that will shade your air conditioning unit if you have one outside. Make sure you keep any growth that might hinder the flow of air trimmed to keep the unit clean for proper air flow.

### **Water**

- You've probably been told many times to fix running toilets, dripping faucets, or other plumbing leaks as soon as possible. Yes, that's right. Every drip out of your tap is costing you money. Leaky faucets can often be repaired simply by turning the water off under the sink, removing the faucet, changing the washer, and reconnecting the faucet. Shower heads can be fixed the same way. Make sure you replace the washers with the same size and type that you took out. You can avoid doing these repairs very often by being careful not to use excessive force when you turn off your taps.

- Use cold water when you run your garbage disposal. It will not only save on your gas or electric bill, it also helps protect your disposal motor.
- Avoid using the rinse-and-hold cycle on the dish washer, and run the dishwasher when it has a full load.

### **Fire**

- Preheat your oven for only five minutes when you cook, and turn the oven off a few minutes before the baking time is up. The oven will stay hot enough to finish cooking your meal. Likewise, turn the electric burners on your stove off a few minutes before cooking is complete. Food will continue to cook for a little while.
- Wherever possible, use compact fluorescent bulbs rather than regular bulbs. fluorescent bulbs are much more energy efficient.
- Microwave or use your outside barbecue when possible rather than using the oven during the hot weather. It will help prevent the oven from heating the house up. ■

## **Don't Leave Home Without This:**

Nearly all of us leave our homes for a few days now and then, especially when the weather is nice outside. As you get ready for vacation season, make sure you take some precautions before you leave town that will help ensure you come home to find things just as you left them.

### **1. Plan Ahead**

Ask someone you trust to keep an eye on your home while you are away, and give him or her a phone number or location where you can be reached if needed. If you are going to be gone more than a few days, consider having someone stay at your home until you return. Have the individual mow your lawn and do other chores necessary to keep things looking as they do when you are at home.

Stop your mail, newspapers, and other deliveries, and let the local police know what dates you will be gone. Set timers on your lights to go on and off at the approximate time you turn your lights on when you get home in the evening and off at night.

Make sure that the payments on your homeowner or renter insurance policies are current and that any valuable items you own are listed individually. You may want to think about leaving valuable items or important personal documents in a bank deposit box until you return.

### **2. The Day You Leave**

If possible, forward your phone to a relative or close friend. Avoid leaving a message on your voice mail or answering machine that lets people know you are away from home.

Since electronic devices can be seriously damaged in a storm that has thunder and lightning, unplug your computer, television, radio, and other such appliances before you leave.



*Continued on page 4*

wring out and dry thoroughly in the open air, then soak in a quaternary ammonium detergent for ten minutes.

**Black water: water that contains human or animal waste**

## What to Do If You Have a Flood

Insurance companies report that only 8% of claims due to flooded homes are caused by bad weather. Having a professional fix a plumbing problem can be expensive, but there are a couple of easy things you can do to help prevent some of those problems from happening in the first place.

1. Tighten all the nuts on the valves under your sinks and toilets.
2. Replace any rubber or plastic hoses with metal-braided ones. These cost only a few dollars at a hardware store.
3. Consider installing a water pressure gauge. It costs about \$6, and it can alert you to any potential problems.

### What You Should Know about Cleanup

To determine what kind of cleanup is required, it is important to know the category of water you are dealing with. There are three water categories and each requires a different kind of cleanup. The categories are clear, gray and black water. The cleanup required is outlined below.

#### Clear water: tap water or rainwater

- a. Mop up standing water immediately.
- b. Washable items can be washed in a washing machine.
- c. Wipe down hard surfaces with mild detergent.
- d. Dry/shop vacuum beds and couches. They should be dried within 48 hours.
- e. Carpets should also be dry within 48 hours or else removed.
- f. Saturated plaster and plasterboard should be removed and replaced to at least four inches above the water line.

#### Gray water: water that has been through a sink, shower, washer or tub

- a. All of the above, plus:
- b. Keep children and pets out of the flooded area until cleanup is complete.
- c. Flush mops and brooms thoroughly with water,

All flood water from lakes or rivers is considered black water and should be treated as such.

- a. All of the above, plus:
- b. Black water should always be treated as though it contains infectious organisms. Those who clean it up should wear skin, respiratory, and eye protection to prevent infection; wash their hands with soap and water before eating, smoking, or using make up; avoid taking dirty work wear into clean areas; and clean their hands thoroughly before entering any clean area.
- c. Don't eat food contaminated by black water.
- d. Open all windows and doors possible, and use fans or heaters to speed up drying. When drying machines are available, close windows and doors and vent drying machines vented to the outdoors. ■

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### *Don't Leave Home, Continued from page 3*

Leave your drapes and blinds pulled to the position they are in most often when you are home and be sure you lock your windows.

Turn the water off at the main valve to your home if no one will be house sitting for you and set the thermostat on your water heater to "vacation." This will help save energy while you are gone. If you have central air conditioning, set the fan at "on" and the thermostat to 78 degrees.

Put things like bicycles, ladders, gardening tools, and other items in your garage or basement to avoid tempting someone to "borrow" them before you return. If you can, leave a car in the driveway.

3. Lock the door and have a great vacation! ■

### Family Financial Education Foundation

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