

Housing Programs & Services

NEWSLETTER

How to Review and Update your Homeowner's Insurance

By Sarah Max, This Old House magazine

Measure How Much Coverage You Need

Your No. 1 priority must be the house itself. "Possessions, living expenses, and liability should all be secondary. Don't base your coverage level on the home's appraised value, which includes land costs. Instead, use the recent per-square-foot replacement costs in your area. The difference can be sizable. Is your area prone to natural disasters? Price out extended or guaranteed replacement policies, which protect you from inflated labor and material costs following such catastrophes.

Inspect What Is Not Covered

Don't assume that all "perils" are covered. Standard policies exclude damage from flooding, not to mention earthquakes and landslides. If you live in a high-risk area for floods, you may be required to add supplemental coverage. Also, take note of common exclusions, such as those on mold and even broken pipes owing to lack of routine maintenance. You know which nuisances your home is susceptible to. Use that knowledge to beef up coverage by adding so-called endorsements. Been a victim of sewage backups, which aren't covered by most standard policies? Insure against them for anywhere from

about \$100 to \$250 a year.

Recheck the Deductible

It may not be the same as it was a year ago. Many insurers are retooling deductibles from set dollar amounts to percentages, which can often represent a substantial change. In general, you want to go for the highest deductible you can afford to lower your premiums. Beware, though, that not all insurers that are making this switch from dollars to percentages are cutting premiums at the same time. Also, be mindful that these deductibles are a percentage of the insured value of your entire home, not of what needs to be fixed. So if you have a \$400,000 home, even a 5% deductible may be too steep a price to pay, and a reason to shop around.



Chip Away at Your Premium

Insurers don't always spell out how much your rates shot up on renewals. So dig out last year's documents and compare for yourself. If your rates rose 5% or more, make sure to call the company for an explanation. You should comparison shop at every renewal or at least every couple of years. In addition to bumping up your deductible, you can lower your premium by bundling together your home and auto insurance, which can shave off from 5% to 15%. Also, installing security systems or a new roof can chip away another 15%. Before you make that commitment, though, check with your insurer to see if your installation qualifies.

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Notable News

The City of Apache Junction in collaboration with the Rebuilding Together Rock -n -Roll Paint a Thon has once again helped Apache Junction seniors and the disabled population by painting the exterior of five homes. Five teams came together from Apache Junction High School, Apache Trails High School, Frontier Ace Hardware, Boys and Girls Club, Lowe's Pinal County Adult Probation, the LDS Meridian Ward, Mountain View Lutheran Church, and City of Apache Junction residents to work hard on Saturday October 27th. As a result, five lucky and well deserved homeowners got their homes spruced up. Thanks everyone for volunteering.

Calendar

- November 12 is Veteran's Day—City offices are closed
- November 22 is Thanksgiving—City offices are closed
- December 25 is Christmas—City offices are closed
- January 1 is New Years' Day—City offices are closed
- January 21 is Martin Luther King Jr. day—City offices are closed



Programs

Housing Rehabilitation Program seeking eligible homeowners

The city continues to seek applications for the housing rehabilitation program. This program offers grant or loans to eligible homeowners for improvements to their homes which may include but are not limited to health and safety improvements, ADA accessibility, plumbing, electrical, roofing, HVAC, and code compliance. Eligibility requirements are dependent upon income, homeownership, and other factors. Please contact (480) 474-2635 for specific information on the program and how to get an application or visit www.ajcity.net/housing.

Looking to buy a home in AJ?

Pinal County has received grant funds from the US Department of Housing and Urban Development to assist potential homeowners with down payment and closing cost assistance as well as funding to make improvements to the home. Homes available for this program must be foreclosed, bank owned, or short sale properties within a designated Apache Junction neighborhood, other restrictions apply. For

additional information about the program and whether you may qualify, contact Patricia Farnsworth from Pinal

County Housing at (520) 866-7234.

Security Lighting from Dusk to Dawn by SRP

SRP offers several Dusk-to-Dawn Lighting programs. They include fixtures and/or poles owned and maintained by SRP. Dusk-to-Dawn Lighting not only contributes to your safety, it also provides visibility and security at night -- critical to both pedestrian safety and the reduction of vandalism, graffiti, theft and other crimes. If you have any questions about Dusk-to-Dawn lighting, please [e-mail](mailto:) us or call SRP's Maintenance Engineering/Lighting Division at (602) 236-8888.

Additional information can be found at <http://www.srpnet.com/electric/home/securitylights.aspx>

Busy Bee Home Maintenance Tips

Tip #1: Fixing a Leaky Faucet

This particular type of water torture is likely due to a failed washer inside a handle. The faucet is just the messenger. To replace the washer, turn off the water supply valve under the sink. Stuff a rag in the drain so you don't lose parts, then take the handle apart. Pop the screw cover on top, remove the screw, and pull off the handle. Use a wrench to disassemble the stem, and line the parts up on the counter in the order they came off, so you know how it goes back together. Examine rubber parts or plastic cartridges for cracks, and take the offending piece to the hardware store for an exact replacement. Reassemble the parts you've laid out, in reverse. Then revel in the ensuing peace and quiet.

Tip #2: Catalog your House

If you haven't already done so, conduct a home inventory. Pair that with receipts, photos, or videos and then store all your paperwork along with a complete copy of your homeowner's insurance policy in a fireproof box.

Tip #3: Labeling your Breakers

Write directly on the metal next to each switch with a fine indelible marker. Have a friend plug lamps into all the sockets in a room and tell you via cell phone which ones go dark when you flip a switch. Then, be specific ("sofa and window walls only" or "kitchen minus fridge") when you jot it down.

Bees Wishes



RESOURCES

Free Produce is available the 4th Wednesday of each month at 8:00 a.m. at The Center located at 2066 West Apache Trail, Apache Junction in the back parking lot. Produce is limited to one bag per household on a first come first serve basis. Please bring your own bag.

Central Arizona College and the WIA Youth Program (age 21 and younger) are providing educational and vocational opportunities including testing and job assessments, basic skills education, career development and paid work experience. Call Cara at 480-677-7720.

HOUSING PROGRAM PURPOSE AND GOALS:

1. Eliminate health and safety hazards in homes;
2. Benefit low to moderate income residents; and
3. Improve neighborhoods and encourage stability.

Housing Funnies



Think safe!
There are 250 fires and 14 deaths each year from Christmas trees

If you have a question or comment about anything written in this newsletter, please contact:
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