

How to prevent home electrical fires

lectrical fires are no joke. The Hartford insurance company says electrical failure or malfunctions account for almost 34,000 home fires per year. The National Fire Protection Association says they can contribute to 440 deaths and \$1.3 billion in direct property damage annually.

Older homes may be most vulnerable to electrical fires, as such structures were not designed to handle the demands of modern living. The insurance experts at Nationwide say half of all homes in the United States have electrical systems that were installed before garage door openers, high-tech coffee makers, and many computers became must-have items. And the Electrical Safety Foundation International says homes built before 1973 with overloaded electrical systems pose a number of safety threats.

Overloaded circuits are not the only contributor to electrical fires. Damaged wiring characterized by worn, frayed or loose wires can cause fires. Malfunctioning appliances or those improperly maintained also can create home fires. Another contributor is poorly installed extension cords and power strips, as well as faulty outlets and switches around homes.

Homeowners can take various steps to reduce the risk of electrical fires at home.



- Install arc fault circuit interrupters. AFCIs are special types of circuit breakers that help prevent fires caused by nicked or frayed wiring. An AFCI gets tripped and cuts off power when an electrical problem is detected before a fire can start. In 2022, the National Electric Code started requiring AFCIs in bedrooms, and by 2017 they have been mandated throughout homes.
- Conduct a home electrical inspection. All homes more than 40 years old should be inspected to ensure their electrical systems can handle modern demands.

says Nationwide. A qualified electrician can make recommendations regarding replacing breakers and suggest other modifications to improve safety.

- Utilize a monitor. Ting from Whisker Labs monitors a home's electrical network using a smart plug-in sensor that is designed to detect hazards. The company indicates micro-arcs and sparks that develop are precursors to electrical fires.
- Turn to automatic shut-offs. Homeowners can utilize appliances and additional devices that automatically shut off after a set period of time. This can reduce the risk of overheating.
- Rely on timers or smart devices. Timers and smart home devices can give homeowners control of electrical components like appliances or lights from a remote area. This enables users to turn an appliance on or off to reduce overheating or avoid additional risk factors for electrical fires.
- Don't go DIY. Choosing to work with a professional electrician rather than doing electrical work oneself can help reduce electrical fire risk considerably. Electricians know how to work on electrical systems safely to prevent damage to wires and components, and also safeguard themselves against shock.

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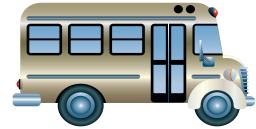
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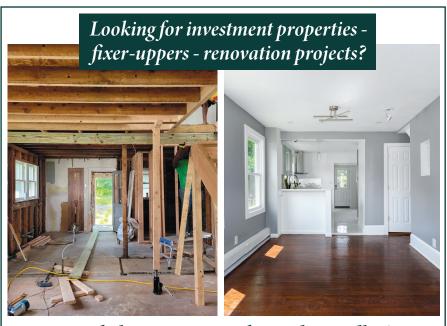
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Don't ignore gutter repairs

gutter replacement is a job that might not have the wow factor. But fully functioning gutters are a must and can help to prevent potentially expensive roof damage. Gutters rarely draw attention, but homeowners can keep an eve out for signs that indicate gutters need to be replaced.

the gutter can be limited to certain spots and will be noticeable on the underside of the gutter

- · Soffit damage
- · Sagging gutters
- · Detached gutters, which can be detached from other pieces or the house
 - · Rust

Look for signs

Various signs indicate it's time to replace existing gutters. Homeowners should act promptly if any of the following signs arise, as poorly functioning gutters can make it hard for water to get into the downspouts, ultimately pushing it backward and likely underneath roof shingles, where the result can be costly water damage.

- · Peeling paint
- · Cracks
- · Pooling water in the gutter
- · Mildew in the gutter, which can sometimes be seen even from the ground
 - Water damage: Water damage on

Who should replace gutters?

Many home improvements can be completed successfully by skilled DIYer, but a gutter replacement is best left to the professionals. Homeowners who live in single-story homes may be able to replace gutters on their own, but the issues that can arise when gutters are not functioning at optimal capacity make this a job best suited to professionals, even in residences without high roofs.

Some gutters may be under manufacturer's warranty, homeowners can check to see if their gutters qualify for a free upgrade.





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Experience is one of the best reasons to work with a professional gutter installation team. Experienced professionals can identify which gutters are the best fit based on a host of factors, including the pitch of the roof, local conditions and the size of the house. In addition, gutter installation requires the use of various tools that many DIYers may not have on hand, which can cut into the cost savings of doing the project yourself.

Homeowners also should not

underestimate the challenges of working on ladders that are high up off the ground. Professionals are accustomed to such challenges, while DIYers may not be comfortable or used to climbing ladders with materials and tools in hand.

A gutter replacement is a worthwhile investment that can ensure rain water efficiently and effectively runs through gutters and away from the roof. Leaving this task to the professionals can ensure the job is done right.







Interior lighting tips

Kitchen

Kitchens are often the busiest room in a home, so lighting here can be especially important. A kitchen often benefits, both practically and aesthetically, from different types of lighting. For example, pendant lighting above kitchen islands can make meal preparation easier and safer, but such lighting likely won't work in breakfast

nooks and informal dining areas in the kitchen. Recessed lighting works best in such areas. In kitchens with no island, under-cabinet lighting can be used to illuminate countertops and simplify meal preparation.

Formal dining room

Many people enjoy the look of chandeliers in formal dining rooms,





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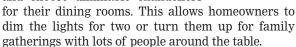
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and such fixtures can be installed directly above the dinner table. The interior design experts at Better Homes & Gardens advise hanging chandeliers roughly 33 inches above the table in dining rooms with eightfoot ceilings, adding three inches for each additional foot above eight feet. Darkened dining areas may be ideal in restaurants, but homeowners may want to split the difference at home and choose dimmable chandeliers





Living room

Living room is where homeowners host anything from movie nights to book clubs to parties for the big game. It can be a tall order to accommodate such a wide range of activities, and many homeowners come down to deciding between recessed lighting and track lighting. Better Homes & Gardens notes that flexible track lighting provides ambient, task or accent lighting, and track lights can even be moved to change lighting schemes at any time, making them a budget-friendly

option for homeowners whose living rooms are multipurpose spaces. Recessed lighting also works well in living rooms, especially ones with low ceilings. That wont take up any visual space in the room and can help living rooms feel bigger.

Bedroom

Bedroom lighting should provide enough light when getting dressed, but also be able to be toned down as residents prepare for their bedtime routines. Both portable and installed lighting can be used in bedrooms to serve these various functions. Recessed fixtures that dim can ensure there's ample light to get dressed in the morning, but they also can be dimmed at night as residents try to get ready to sleep. Portable nightstand lights can make it easier for couples sharing a bedroom, allowing one person to stay up and read while the other goes to sleep.



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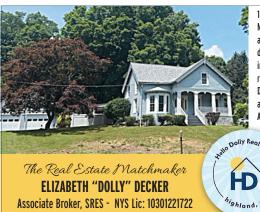
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Asking the right HVAC questions matters

You've done research, budgeted, and compared units, and now you're ready to hire an HVAC contractor. Consider these questions:

- Are you certified in HVAC installation, repair and maintenance?
 - Do you have insurance & references?
- What are the unit options for my home's design and square footage? How many units do I need? How many of these systems has your company installed?
- Does my home support ductwork, or are ductless systems the best option for me? What are the pros and cons of each?
- What's the temperature range this system can manage?
- How does this system handle partial loads?
- How frequently does the system need to be serviced and what utility cost savings can I expect?



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