



THINK SAFETY AT HOME

Ever wonder why homeowner casualty insurance typically includes liability coverage? Homes can be dangerous places. In the arena of homeowner liability, preventing an incident is preferable to recovery after an incident. Homeowners should think safety. Most safety tips are common sense tips, but some are also construction related. Here are some preventative measures:

Stairs and Walkways:

- Make sure all steps have a secure handrail extending the full length of the stairs.
- Well lit porches, halls and stairways will reduce falls.
- Immediately replace light bulbs associated with safety lighting.
- Remove all trip hazards, storage materials, clutter, phone cords, etc., from walk areas.
- Protect the top and bottom of the stairwell with safety gates for young children. Screw them to the wall.

Bathroom:

- Install non-slip mats or adhesive safety strips in bathtubs and showers. Use a non-skid bath mat on the floor.

- Install grab bars in bath and shower stalls.
- Do not allow water or other solutions to stay on the floor, causing skid issues.
- Keep cleaning products in vanity cabinets secured with childproof door locks.
- Install GFCI safety electric outlets if not already present.
- Unplug all electrical appliances in the bathroom, like a hairdryer, after use.

Nursery:

- Windows can be dangerous, screens are not secure and a child can fall through; also, install stoppers that limit the opening ability to prevent children from falling through.
- Replace any children's furniture that do not have securing and safety straps; crib slats should be no wider than 2 and 3/8 inches apart.
- Drapery cords and/or blind cords should be well out of reach of children and their cribs and do not have loops which are a strangulation hazards.

FROM THE DESK OF ARTHUR S. LAZEROW

RESPECT YOUR HOME

Homeowners are more careless with their homes than their cars. If your car breaks down, the driver may be miles from help or cause a serious accident. Therefore, most people have their car maintained routinely.

How about your home? When was the last time you had your heating or air conditioning system checked by a mechanic. Or an electrician in your home to check for overheating breakers or failing circuits. How about looking around your home for potential safety or fire hazards? Most people do not even routinely change the batteries in their smoke detectors and are too cheap to buy a carbon monoxide detector, which will save your life if a gas or oil furnace or water heater malfunctions.

Perform a spring maintenance and safety check of your home. Walk through it with eyes wide open. Look and see! Over time, we become careless in how we store gas and old paint cans, which can become fire hazards. Realtors can use this as a great reason to re-connect with their previous clients with a helpful and possibly life saving set of suggestions for their homes. Think safety as the weather gets better.

ALBAN STAFF

Marty Blackwood, ASHI Certified
Inspector and Alban Chief Inspector
Cell: 240.463.1400

Rodney Shull, ASHI Certified Inspector
and Director, Customer Relations
Cell: 540.270.0520

Joe Dempsey, ASHI Associate Home
Inspector with Logo Privileges
Cell: 202.577.8047

Robert Montiel, ASHI Associate Home
Inspector and bilingual in Spanish
Cell: 240.559.0906

Lee Eyler, ASHI Certified Inspector
Cell: 301.674.2199

Quintin Satterfield,
Chief Lead-Paint Inspector
Cell: 301.807.2122

Arthur S. Lazerow, ASHI Certified
Inspector and President of Alban
Cell: 301.807.9022

Sandra Watkins, Director, Lead-Paint
Division and Alban General Manager

Terry Toms, Bookkeeping And Finance

Tina Yarborough, Inspection Scheduling



FROM JOE DEMPSEY, ASHI ASSOCIATE INSPECTOR & ALBAN CHIEF HOME ENERGY AUDITOR

DIAGNOSTIC ENERGY AUDITS

Homeowners and Realtor's clients should be concerned with the energy efficiency of their houses. The big picture is that 36% of all electricity consumed in the U.S. is by residential buildings; 21% of all carbon emissions in the U.S. come from homes; and, most homes waste huge amounts of energy.

The solution rests with every home having a **DIAGNOSTIC ENERGY AUDIT**. The audit is not expensive, ranging from \$300-\$450, depending on the size of the home. It will describe where waste is occurring and how to reduce the waste in a prioritized and cost effective manner.

A **diagnostic energy audit** consists of a survey of the home to identify the age and

relative efficiency of the structure and its components. The auditor then depressurizes the home with a blower door apparatus and determines the total air leakage of the structure. The same for the home's ducts if a forced-air system. The auditor then studies the four exterior walls and the topmost ceiling with an infra-red camera to identify problem areas. The data is analyzed and reported by the auditor, with solutions to energy inefficiency offered to the client. The time is coming that a **diagnostic energy audit** will be a routine part of every home purchase until every home in the U.S. is energy efficient.

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