

HOME SECURITY:
KEEPING YOUR
FAMILY SAFE

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INTRODUCTION

Eight seconds. That is the frequency with which home invasions occur in North America. About every eight seconds, a burglary or theft occurs in an American home. To put that in perspective, consider that just in the time you have been reading these few sentences, two to three homes were just invaded, shattering the lives of the people residing there. To make matters worse, consider this—many of those invasions occurred while one or more residents were home! Certainly considering this, it becomes evidently clear that protecting your home is about much more than the possibility of losing a few prized, but replaceable possessions. It is much more importantly about protecting the lives and health of yourself, and of all those most precious of lives living with you.

If this scares you, it should. Sadly, there is no way around that. It is scary to think that some opportunistic criminal could do harm to you and yours and take for his or her own what you have worked so hard to earn. But there is a key in that last sentence: opportunistic.

Break-ins and home invasions are almost exclusively crimes of opportunity. Criminals go where the pickings are easy and the fruit ripe for the taking. If you know how to deflate that opportunity, then you have a powerful tool in your arsenal of home security, and the best defense for you and your family.

There are many things that you can do to protect what is yours, and to protect the lives depending on you. Many of these are simple changes to unsafe daily practices—simple fixes that cost nothing at all. A more holistic system of home security would include reliable home security products and services. There are a range of these as well. No matter who you are or what your budget is, you will find in this book things that you can do, starting right now, to better protect your home and family. All of the bases are covered, from simple changes and low-cost effective strategies to sophisticated home security systems and advice.

All of the basics that you need to know to implement a workable, affordable home security plan and system are here in this book. All you need to do to protect your family is dedicate an hour or so of your time to learning how to be safe today.

Home security is something that everyone can afford, but no one can afford to ignore. To that end, we offer this book, and the ultimate in home security and personal safety and protection!

1

COMMON MISTAKES HOMEOWNERS MAKE

Understanding home security is the first step in making your home and your life more safe and secure. Unfortunately, it seems that there are a number of very common mistakes that people make relative to home security that hinder far more than they help. Very sadly, these can be the very things that allow easy access to your home for that eager burglar or criminal. Learn about the most common mistakes in home security, and make sure that you're not making them. If you are, start taking steps to remedy this perilous situation today!

CREATING OPPORTUNITY

Crimes involving home invasion are crimes of opportunity. Too often, it is the residents of the home that create that opportunity, albeit unwittingly. Things you may never have even considered can create prime opportunities for criminals. Many of these owner/occupant-created opportunities may actually be things that you are doing that you think are helping to protect you and yours, while in fact they are making life easier for robbers and invaders. As you read through this chapter and throughout the remainder of this book, see if you can spot the things that you have done or are doing that create opportunity for the people you want least in and around your home.

PRETTY AND PERILOUS

One common mistake that homeowners make is to take an "inside only" view of home security. However, as you'll learn in Chapter 3, security starts outside the home. In fact, in many ways the outside security factors and contributors are of more importance than internal security features—because what is outside the home is what helps a burglar to choose its target and gain entrance into it.

Too often homeowners create beautiful landscapes and bushes and use them to create pretty and private homes and gardens. What this does in the meantime is creates an ideal target for a home invader because they, too, can capitalize on that privacy. There is a definite limit to the value of privacy in this case, and so you want to think about how your landscaping could be contributing to the insecurity of your home. It's not that you cannot enjoy any privacy or beauty in your landscaped yard and garden, but there are definite ways to do this that increase the security of that privacy and beauty. We'll go into this in detail in Chapter 3.

SAFETY KEYS

Everyone knows that if you want your home to be as safe as it can be you should be locking your doors on a regular basis. This means locking those doors every time you leave, and possibly/probably while you are home as well (although there may be some debate on this latter point depending on your situation and location). One mistake that people make is taking it for granted that homes don't always need to be locked whenever they leave. Even running downtown for a few minutes is call to lock the place up, but often people think there is no danger if they'll only be gone for a few minutes; it only takes a few minutes for a crime to occur, though.

The other mistake that people make is hiding a key in a "secret" location just in case some household member forgets their key. Criminals are not unintelligent

people, and they are masters at ferreting out your "hidden" key. They know all the most common hiding places and it is very difficult to come up with one that is undetectable. Not only that, but it's easy for a criminal who is scouting your house to watch you or a child go to your hiding place and find the key, and note that information for future reference.

Another mistake is handing out keys to your home or residence, even if you are giving that key to friends or neighbors whom you trust. First of all, just because that person may be trustworthy does not mean that everyone who comes through their home will be. Secondly, it's too easy to wind up with multiple copies of your house key floating about and to lose track of them; you should always know exactly where all of your keys are. A friend is not as likely to treat your "spare" key with as much importance as you would, and could very easily accidentally let it become misplaced or stolen.

If you use services such as valet parking where others will be entrusted with your vehicle keys, you should keep a separate ring with you with your home's keys on it. Just think how simple it would be for a valet to slip a few promising keys from your ring and look up your home address on a registration or slip inside your car! Really, is it that difficult to make an educated guess as to which keys are likely to open a house door? Or take a few minutes to make a copy of the keys on your ring?

On that note, one final key mistake that makes life easy for invaders is to leave your keys in your car; that is inviting trouble all by itself, but can also give that criminal access to your home as well as your vehicle in the process.

LOCK IT UP!

It's very easy for homeowners to think of only the primary structure (the house or apartment) when thinking home safety. Garages and storage sheds where items of less importance are stored are often considered an expendable risk that isn't worth the time to secure. Not only does this leave you open to losing anything of value that is in there (and many small things of small value can

really add up!), but it also puts the very tools a burglar might need right at their fingertips, onsite—no hassle, easy picking and easy entry. Those greasy tools might seem like items of little value, but they could be extremely valuable to an invader, and in fact may be the very tools of entry that they've been looking for! Many a homeowner has had his or her home broken into by the hand of their very own tools and accessories.

IF IT'S BROKE, FIX IT!

You would be surprised to know how many crimes occur in homes just because the home or shed was not locked, or the locks were not maintained. It's very easy to put off fixing a broken lock until you have more time to deal with it—after all, don't things always break at the worst possible times? But this is a very bad idea. There's no telling when a criminal will be making his or her rounds, and it could just as coincidentally be the day your broken or flimsy lock left your door wide open.

Leaving a lock unfixed—and this includes any lock, including door, window, sliding door, vent screen, or other access point—is equivalent to leaving the door unlocked. It could actually be worse, because broken locks often prevent a door from closing properly and your door or window could easily be blown or swing open after you leave, which not only makes entry easy, but advertises the fact that the entrance is not secured. Also never grant yourself a sense of false security by thinking that second- or third-story entrances don't matter; if it's easily accessible, a criminal will find a way to capitalize the opportunity. Naturally, the very same advice goes for mal-functioning or broken home security alarms and devices.

TURN IT ON!

It does take a few extra minutes of your time to activate your home security system or burglar alarm. When you are running out the door in a rush or just running out to run a few errands, it can feel like an unnecessary chore. Many home invasions occur just because the alarm that could have prevented them was not turned on. For absolute sure, the time and money you lose to a home invasion will be far greater than the few extra seconds it takes you to activate that alarm! Besides that, you've got it, you've paid for it, how silly not to use it!

YOU'RE SO PREDICTABLE!

This is a tough one to overcome because we all live very scheduled lives. However, when you always leave and return at the same times it's easy for a scouting criminal to learn the times of day that are safe for invading your home. To whatever extent possible, it's a good idea to mix up your schedule and vary it a bit. This may mean going to the gym on different days or at slightly different times, or leaving for work at different times of the day (maybe slip in an errand first or last here and there?) so that the times that you come and go are not quite so exacting. As humans we tend to thrive on routine, but so too do burglars!

SHOWING OFF

Without even trying, you may be showing off your valuables for all the world to see, announcing that yours is a home of interest packed with the good stuff. It's understandable to be proud of what you have, but you should consider making it a little less obvious to the outside world who you don't want to see what you own!

For example, don't leave money or valuables like keys, wallets, credit cards, jewelry, purses, and so on in places where they can be easily seen or grabbed from a window or door—even if you are home! Also, consider your décor and

inside arrangement—is it easy for peeping Tom’s to see that you are the proud owner of the newest computer or big-screen TV? Perhaps there is a better placement for your valuables or a way (blinds, shutters, drapery....) to obscure the view. Robbers will often "case" or inspect a house to figure out which is worth their time and risk. If yours is a sure bet because all your great stuff is in plain view, you can be sure that you will be on the list, and he or she will find a way to get inside!

You also need to be aware that what you throw out can be just as informative. When you make major purchases (such as that big-screen TV), don’t announce it to the world by leaving out huge flashy boxes on the curb. Instead, break them down and put them into trash bags so it’s less obvious what’s inside.

GET EDUCATED!

If it seems like there is no way to win against crime, don’t lose hope. The point of this chapter is to make you aware of the simple things that people take for granted, that could easily be changed and protect them and their homes more easily. Criminals win when we live in fear. They lose when we know their tricks and preempt their challenges. Relax, get educated (that’s what this book is for!), and learn how to protect yourself, so that you are not the target of choice.

2

LOW- AND NO-COST HOME SAFETY BASICS

One of the things that people find difficult in protecting themselves, their loved ones, and their homes is that they think all home security is unaffordable. Renters think home security is only for homeowners, and homeowners think real home security is only attainable by the wealthy or well-to-do. None of this is true. If you live in a home you can afford at least the basics of home security while you build up to larger, more secure systems. If you rent or live in an apartment, you cannot assume you are safe or that the building is secured and will protect you. Each and every person is responsible for his or her own home security and safety (even if another entity "should" be), and that of anyone depending on them.

Home security starts right here, right now, with these safety basics. Many if not all of these are simple ways that cost little but can mean a huge difference in the security of your home. They are also tactics that you can employ today, or within just a few day's time. There is no reason to put off home security any longer, and you do not need an appointment to do it!

DON'T FALL VICTIM TO INSECURITY MISTAKES

This may be obvious following the previous chapter, but it bears pointing out. Don't make the common mistakes that most homeowners do! Don't leave yourself open to home invasion, theft, and injury because you made life easy for a criminal. Learning is free, and ensuring that you do not make those mistakes

costs you nothing at all. Take some time to protect yourself and what is yours, and pay attention to home and personal security. Be Safe!

A COMMUNITY OF SAFETY

Home security really starts at the community level. Whenever the choice exists, or any time you relocate, make neighborhood security part of the decision-making process. Do your homework, research factors like crime rate, police and emergency services coverage, access and distance/time away from emergency services, and so on.

However, it is not always possible or practical to move, and no location is entirely free of crime; every neighborhood and every resident needs to take measures to protect themselves and those around them in order to maximize safety and home security. Regardless of where you live, there are steps that you can take on a community level that are very effective in deterring crime in and near your home.

Neighbors who work together enjoy great rates of return on their security success. This costs you nothing at all but a little goodwill and neighborly reciprocity. This can be an informal agreement among neighbors and an awareness built upon letting each other know what is going on. The intention is not to make nosy neighbors of each other, but just to let each other know who does and doesn't belong around your home, when you may be coming or going, away on vacation, etc. It could also be a more formal arrangement, such as an organized neighborhood watch. Neighborhood watch groups enjoy great success in terms of community security and safety—and who wouldn't want to live in an area of low crime and mutual compassion?

This brings us to one final point—get to know the law enforcement professionals who are charged with your well-being. This way you not only have an established relationship working for you and a level of comfort making the call, but you also know who you can go to for help, and who may be potentially impersonating your saviors.

The important thing here is to be alert and aware of what is normal so that you can spot what is out of place. Do not be afraid to call the police if you suspect something amiss, or think someone is nosing around your community and doesn't belong. That's what the police are there for, and anyone who does really belong will have no reason to be afraid of explaining their presence.

LIGHT UP YOUR LIFE

Lighting is easy to install. Most homeowners can do it themselves, or hire someone who can. It is also one of the most important factors in home security. Criminals go for the easy targets, and that means the dark and inconspicuous ones. Make sure that all entry points or points of easy access are well lighted and that their view is not blocked from neighbors and passersby. Criminals do not like to be out in the open when they are breaking into a home.

With that lighting, timing is everything. Just as important as outside lighting and clarity is making it clear that someone is home—even if you're not. Install timers for when you are away so that there is always a nagging doubt to the would-be invader. Make sure the lighting is randomized so as not to announce the fact that this is a home on a timer and so that it more closely matches your daily routines. You can learn more about this in Chapter 4.

A CLEAR VIEW

You want the exterior views to your property to be clear enough to make unwanted activity known, but you also need to have a clear view from the inside looking out. That way you can safely see what is going on and determine who is calling. Remember that not all crimes are break-ins—a great many are actually more like "let ins" where a criminal poses as someone else, or somehow gets the

resident to naively let him or her in. Never be afraid to ask for identification or even to ask the person to wait while you make a confirmation call. If they are the "Real deal" they should understand and respect your safety; if they do not, report them to the company anyway.

In order for this to succeed you need a safe way to see who is calling. Install a peep hole in your door if you do not have one, especially if there are no other windows or ways to see outside your door. At the very least, have a chained lock on your door so that you can open the door just far enough to answer and investigate. (Really, though, a peephole is much better as the door is easier to force open once the stronger lock and latch is opened.)

LINKS TO HOME SAFETY

On that note, make sure your home is secured with the right locks for the right location and purpose. We'll discuss this more in following chapters, but do know that locks are comparatively inexpensive security measures that can do a lot for you as long as they are used properly.

ANIMAL INSTINCTS

A guard dog or watch dog is one inexpensive option, but you need to understand the limitations of it. Guard dogs are considered those who will actually show or perform aggressive acts. That may be more of a liability than it is worth. You also need to consider that a guard dog may not have full-property access, so may be limited in that way.

A "watch dog" is one that is more bark than bite and deters criminals by sheer volume and noise. For many homes, that is a better option. A watch dog has a more acute sense of hearing than a human, so can tip you off sooner than your own senses can. However, do consider that purebred dogs can be costly, as is

keeping a dog in general, and good professional training is also expensive. You should make a dog a part of your home security only if it makes sense and you actually want a dog. Be sure to learn about them, know their limitations, and do not simply bring in an aggressive dog for the purpose of home protection—there needs to be thought and consideration involved.

TRIM IT BACK

It costs you nothing to put in a few hours of sweat-equity into your home's landscape. Spend some time trimming the plants and bushes that hinder essential views, or those that make it easy for criminals to access entry points.

SEE THE SIGN

Burglars do not like to take chances breaking into homes that are armed with alarms and theft deterrents; they'd much rather pick the easy target. Even a simple sign (which can be easily purchased for a few dollars) can put enough doubt in a criminal's mind to make them move along. It's difficult for a criminal to tell whether or not you really have an alarm system or a vicious guard dog from the outside, and most would rather not take the chance.

CHILDREN FIRST

Finally, educate your children, too, so that they also know what to be on the lookout for, and more importantly, to keep them safe. Teach them not to give out personal information like their home address, or discuss with strangers who will be around or when, or even seemingly (to children) minor details like when

your next vacation is. Make child safety and education a part of your home security and protect your most valuable assets—your kids!!

These are all very simple and free or inexpensive ways to protect your family, your neighborhood, and your home. Start with these basics, and then look to other ways to solidify your home's security. A formal security system and defenses (alarms, locks...) should be your goal, but you can implement most of these simple steps today and do a lot to secure your home without spending a single cent.

3

SECURITY STARTS OUTSIDE YOUR HOME

People tend to think interior when they consider home security, but really the exterior is the place to start. The reason for that is that crime is all about that opportunity, and the way that criminals determine the value and risk of a crime is from the outside in; so if you start with the outside and keep your home uninviting to these most unwanted of guests, you'll be quite unlikely to be the target of crime.

SELF EXAMINATION

The process of securing your home should start at the street, or very near to it. Just as when you childproof a home and look at your environment from the child's eye-view, you should look at your home from the criminal's eye-view, and the street is where criminals begin to pick their potential targets. Based on what he sees from there, he'll decide to either investigate further or move on to more sure-bet properties.

First take a good look at your landscaping and spot the potential trouble-spots. Look for things that obscure views or offer easy climbing access. See what impression the street view of your house gives you. Think about how easy your windows and doors would be to access in a hurry and/or without much attention being drawn. Consider the backyard, too. An unfenced yard with little or no rear view to others is an excellent concealer for a crime. Look at your place and think like a burglar and you'll start to see your home in a whole new light.

CLEAN IT UP!

This is not just to impress your nagging in-laws and nosy neighbors, there is real reasoning behind this.

When a home looks unkempt, it sends the message to a potential intruder that the owners are either too busy to attend to home (hence, absent a lot) or that they are on vacation. Piled-up mail and newspapers send the same clear message that no one is home, and probably no one is watching (because if they were, they'd be collecting these things for you). Keep them guessing by keeping the yard and lawn picked up and mown, and by cancelling or placing a hold on things like mail and paper deliveries if you will be away, or otherwise have a trusted neighbor pick them up daily.

In addition, you want to make sure that you are not providing the necessary tools for entry into your home. This time we are not talking about hand-tools or power tools, we are talking about tools for climbing to obscured entry points (which although higher and more difficult, are more likely to be inconspicuous). When you are not using yard and garden furniture, put it away under lock and key. Store ladders in the locked shed or garage; at the very least, keep these things out of site of the road so that's it's not obvious that they are there. It is extremely easy for an intruder to grab a chair and climb up to that next-story window or lower tree branch to get inside!

TIME FOR A (LANDSCAPE) CHANGE

Yes landscape has been discussed a lot already, but let's look at a few of the specific things you can do to improve your landscape and deter home invaders.

- Trim or remove overgrown shrubbery that obscures essential views.
Three feet or smaller is the suggested limit for shrubs near doorways and

walkways. Make sure shrubbery never blocks a window—not only so they can't get in, but also so that you can see out!

- Keep trees and branches trimmed back from your home so that they do not provide climbing access.
- Choose thorny bushes and roses that criminals will not want to mess with (or that will cause injury and alert if they do).
- Use noisy materials on walks and under windows or along the perimeter of your house. Gravel and large stone can be attractive and functional secure landscaping.
- Install fences to make it more difficult to get into and out of your yard. Higher, solid fences are the most difficult to scale, but also consider that these can also obstruct the view of outside observers. This still may be in your best interest depending on your location (particularly if you live in an area without neighbors or where there is little chance of observation anyway), and/or if the perimeter of the fence is visible enough so that observers can see someone trying to climb over it. Often the best option is to discuss the pros and cons with a professional installer or your security company or advisor (which would be less likely to sell you a fence that you don't need or that is ill-advised!).

LIGHTING ESSENTIALS

Again, lighting has been introduced, but let's talk about the specific measures for outside lighting.

- Each exterior door should have either one fixture with two bulbs in it or two separate fixtures with one or more bulbs each. This allows the light to spread over more distance, and also ensures you always have a back-up should one bulb burn out. When they inevitably do, replace the burnt

bulb as soon as possible. Be sure to light even the doors that you seldom use; this is about exposing intruders, not necessarily lighting your way.

- Also mount a double-bulbed fixture above your garage door or storage sheds and outbuildings. These should be affixed with some sort of motion sensor so they do not have to be on all of the time, but light up your property when it counts. Many times a heat-sensing light is preferred over a motion sensor because it is less likely to be triggered accidentally by a pet or blowing branches, etc. That will keep you more aware when it does come on, too, not letting you get accustomed to dismissing everything as a false alarm.
- Pathways and driveways should also be lit for safety and exposure. This includes walks from the street in and walks from garages and outbuildings to the house. Post lights and low-voltage or reliable solar lighting are good options.
- Windows and eaves should be lit, too, so that an intruder can be easily seen. Windows should be lit from the ground up enough to make it clear when someone is trying to enter one, and eaves from the top down, with the light falling flat over the exterior wall—not outward where a concealing blind spot can be created. Make sure lighting at the eaves is out of reach of burglars. Lights that are somehow low-light triggered are good options so they will come on automatically when needed, on at dusk and off at dawn.
- Many homes have decks built over windows or basement doors. If that is the case, these make ideal entry points for burglars. Be sure these areas are well-lit as well.

MONITOR YOUR PROGRESS

In addition to good lighting a monitoring system is an additional measure that can significantly increase your family's security. Monitors placed inside give you

views from strategically placed external cameras so that you can tell who is coming and see safely when something is amiss. Then you can get the help you need without ever risking your safety by going outside for further investigation. Many homeowners take great comfort in monitoring systems once they realize just how oblivious they really are to what could be going on outside their home. There are a number of good options and monitoring systems should be custom-tailored to the home so that you get all the coverage you need without any expense that you do not.

GARAGE & OUTBUILDING SECURITY

Besides just locking up your garage, storage shed, or outbuilding, you need to make sure that the lighting, security systems, and locks are secure and up to the task of theft deterrent.

First, think about your garage's door. An automatic door is not enough to keep out a determined burglar. That gives him access to your tools, ladders, and one of your most expensive possessions—your vehicle! If your door opener is approaching or exceeding 20 years old, it's time for an upgrade. This is not just because it's old and could be losing function, but also because the technology for garage door openers changed in the 1990's to a much more secure system that requires two unique codes for entry. In addition to that, you should also have a key lock installed, too, and always be sure to change the combination code that controls the door opener from the pre-set factory setting.

If you will be away overnight or go on vacation, your garage door should be secured with a hasp and padlock if it enters directly to the house—such as is the case for attached garages. A padlock in the roller track inside the garage will also keep the door from opening even if the exterior lock system is breached.

All the locks in the world will be of little use if the door is in poor repair and can be easily broken. The door should be of solid construction and not have any missing or loose or broken panels. And of course, use that common sense you

have to make sure you always close the door when you leave—even if for a few minutes—and don't leave yourself wide open to theft or interior home invasion.

Now that you've made your home's exterior less inviting and more secure, it's time to move inside to ensure that you have the most protection where it is most essential—where your absolute most priceless, irreplaceable valuables, are!

4

INSIDE SAFETY & SECURITY MEASURES

It's bad enough to lose something of value and importance to you, but it's nothing short of tragic for you or members of your family to be traumatized or harmed. Much as we like to protect our belongings, this is the real purpose of home security—to keep safe those precious lives that can never be replaced. This makes the security of the inside of your home of absolute utmost importance.

INTERIOR LIGHTING ESSENTIALS

Yes, we're back to lighting but only because it is one of the simplest and most important factors in home security. Lighting is essential for free viewing and for convincing a thief that he'd be better off elsewhere. Here are the essentials to know in regards to interior lighting for home safety.

- Evaluate your lighting and switch circuit, and be sure that you have appropriate lighting in all areas of your home. Also, make sure that your circuit for that lighting "makes sense"—as in, that you can quickly and easily flip a switch upon entering or leaving a room, and not have to cross a room to turn on a light and see who or what is there. If your system is not ideal, you should work toward having some rewiring done to make it so.
- Program a light in a main location to turn off and on for the overnight, but not for the day. This ensures the safety of people waking in the house,

but also makes it easier to move around if you need to inspect something or find a phone to call for help. It also ensures you are not coming home to a dark house (the same should be done for an exterior light for the same assurance).

- Evaluate your lighting from the outside looking in. Turn on lights and walk outside to see if they are lighting up empty accesses or providing visuals into the home that you don't want. Likewise, consider sheers or shades to obscure inside views and grant you more privacy.
- Make sure there is good lighting inside at doorways so that you have a clear view when you go to answer a door or check a peephole. Don't leave yourself in the dark!
- Install timers for vacation and long-term (overnight or more) absences. These range from small, simple, standard timers with limited programming ability to wall switch timers for setting exterior lights and heavy-duty timers that can control a variety of appliances and lights (TV's, electronics...) with more randomization.

Timers are of course one of the most well-known and advisable tools for home security, particularly for when you are going to be away. Timers can easily create the illusion that you are home without any of the tell-tale signals that no one is there; for example, a light left on all night long or all day long in the same room, or no lights on at night. You need to take care to use timers intuitively, though. Think about the lighting that really is used in your house at night and when, and work to recreate your presence. To add to the effect, it helps to keep a station tuned to talk radio on (preferably on a timer) and, as mentioned, to accompany that if possible with some strategic electronics use.

LOCKING OUT UNDESIRABLES

Locks are your defense against the world. But that defense is only as good as the lock. That means, as we said before, using the right lock for the right purpose, but also ensuring that that lock is of high quality.

If you think all locks are alike, they are not. Cheap locks made of inferior materials or locks used improperly are sure to invite trouble. On the other hand, a quality lock used appropriately will make life so difficult for the would-be thief that he or she will simply move on to easier turf. While it is true that no lock is impenetrable, it is also true that good locks are harder to force or pick than cheap locks. Sure, given enough time a thief can and will find a way into your house, but criminals are into quick and easy in and out with as little muss, fuss, and risk of being caught as possible. According to the National Crime Prevention Institute, the typical burglar will not spend more than a minute trying to pry or pick a lock; so in the end, you may need to replace that lock, but if it is strong enough to hold him or her off for a minute then quite likely your home is in the clear.

So the first order of business is to make sure that all locks you buy and install are of highest quality. While we are on the subject, we should also point out that it is a good idea to install new locks or have new locks professionally installed whenever you move into a new home—even if you bought the home, as you still have no way to be sure the previous owners didn't leave keys in the hands of old friends, neighbors, or family (or misplaced a key that can be traced back to your home).

Of equal importance is knowing the major types of locks and knowing where and when to use them.

- **Deadbolt locks.** Deadbolt locks are those that have an internal "bolt" that slides into the door's interior into a lock plate. These are the locks that are key-operated that would be installed in addition to a knob or knob lock. Deadbolts will always open by key from the outside and may open by key or small knob from the interior. A good quality lock will secure by at least one inch into the door plate—less than that is too easy to force open. Deadbolt locks should be on all exterior doors, and/or on doors leading inside from a garage or attached building.

- Vertical deadbolt locks. Vertical deadbolts do not rely on security into the door frame, but rather lock into themselves into "fingers" on a partnering metal lock. This makes them almost impossible to pry the door open from the frame with a pry bar (a common entry tactic). They are for use on exterior doors as well and may take the place of a regular deadbolt. They are larger and a little less attractive than plain deadbolts, hence their more limited use.
- Knob locks. We are all pretty familiar with the door knob lock idea—the lock mechanism is installed into the door knob and a key is used to open it. These are the least secure locks for exterior doors. Something as simple as the clichéd credit card can be used to open them. The only uses for a door knob lock are for interior doors (primarily for privacy) or as an added layer of lock security for exterior doors. DO NOT rely on door knob locks as your only exterior door defense, no matter how good you think the lock is!
- Chain locks. Chain locks are also familiar sites to homeowners. Very simply, one side (the retainer) is mounted into the door jamb and the other is mounted on the door to secure the chain. They allow the door to open only a few inches for line of sight and to see who is at the door. The key with these locks is to make sure the lock and chain are strong, and that the retainer is screwed deep into a strong wooden wall. Chain locks are very easy to force open once the door is ajar, so you still need to take care with them. They are also only to be used as additional security, and not as first-line exterior defenses. Chain locks should be installed only with a strong deadbolt as a primary lock.
- Bar locks. Bar locks are very secure and nearly "pick" proof, but are very unattractive so are not commonly used home locks. Bar locks have two bars that hinge from the middle, each extending to a side of the door into a lock plate in the jamb. They are usually used only for locations with high risk or valuables, or for doors that will not be seen (such as a basement door).
- Keyless locks. Keyless locks are door locks that use a keypad and combination in place of a set of keys to open. They are as good as their

quality and the locking mechanism behind them. You will not need keys, but all residents will need to know your combination. There is a chance someone could learn the combination, but it can be reset as necessary. Depending on the lock quality, keyless locks can be used on almost any type of door.

These are but a few of the most common types of door locks. There are many other variations and options. Talk to a locksmith or your security company for more suggestions and opinions, and a custom-tailored lock defense for your home.

On that subject, no lock is any good if the door that it is installed on is weak. All exterior doors should be of strong construction—solid construction, not even a hollow door—and must be maintained in good condition with no loose panels or other potential points for breakage. Glass doors for exteriors need to be well-rated, but always pose a risk for breakage, so discuss the options and risk with your security company and/or manufacturers.

ALARMING INFORMATION

What is most alarming are the facts about home invasions. On average you have nearly a 17% chance of your home being burglarized. Obviously, tight home security is more of a concern than many people think it to be. A good home security alarm is a part of a comprehensive home security system.

Maybe a home alarm system is not in your budget yet, or maybe that is what brought you here. Either way, eventually this is the standard for home security that every homeowner should be striving for, and so you should know the basics before you start shopping.

- Hard wired systems. Hard wired systems are those that are physically connected to the alarm panel, which is usually located in the basement. This is the best option in home alarm security, but it may not be appropriate or possible for certain occupants (for example, for those who

do not own their homes or live in older homes that make wiring difficult). If you are building a home but are not ready to invest in a hard wired system, it may be possible for your builder to pre-wire the house for a future alarm system, which would usually net a discount from the security company.

- **Wireless systems.** Wireless alarm systems are just what they sound to be—the various devices are not hard-wired physically to the panel, but send a signal from their remote location that triggers the alarm and appropriate emergency services if that is part of the package or service.
- **Hybrid systems.** A hybrid system has components that are both hard-wired and wireless. These systems lend added flexibility and capitalize on the best features of each option. There are various uses and combinations for hybrid systems and ways to utilize them to customize your home security package.

These are only the most basic of home alarm options. There are many additional services and backup security options that can enhance these services. You also have the option of starting small with the most important parts of your property and expanding later on. The only way to know what is really best for your home is to research and start talking to reputable home security companies.

All of these options and many more are available to both the DIY homeowner and through reputable security companies. Before you decide on one avenue or another, do some due diligence to really determine your needs and to determine affordability. With the many options and programs available, good home alarm systems are often much more affordable than you might think—it may not be something that you need to put off into the future at all. Similarly, depending on your abilities and the professionals you may need to hire, a DIY home alarm system may or may not turn out to be the most economical of your options. It pays to take a little time to really learn the total cost and needs for your home so that you can weigh the pros and cons of each.

SECURING YOUR GOODS & VALUABLES

The point of home security is first and foremost to keep the people in your home safe and out of harm's way. However, your valuables and possessions and important documents are understandably important to you, too, and so you should also consider the safety of the most valuable and meaningful of those possessions, especially those that are irreplaceable.

One of the best ways to secure your possessions is to have a home safe. Identity theft is one of the most pervasive and fastest-growing crimes, so securing your essential documents is of utmost importance in terms of all-around personal protection.

There are three basic options in safes for the home. They are wall mounted, floor safes, and freestanding safes. There are mechanical and electronic versions of each. What you really want if possible is a mounted version, either the wall-mounted or floor safe that mounts into the floor. Those are much more difficult to remove, while a freestanding safe is much simpler to take away and find a way into later at a remote location. You also want a safe that is UL rated; unrated safes are cheap and easy to break into—much like cheap and accessible home locks, they are hardly worth your time and investment. UL ratings refer to fire resistance, but also can be used as an indication of quality and integrity. UL ratings are either A, B, or C, with A being the best and B or C typically offering enough protection for important papers and documents.

With your home secured from intruders and your valuables locked safely away, you are well on your way to comprehensive home security. We've looked at home security from the outside-in, but there are a couple other topics to discuss. First, we'll dedicate a chapter to the special needs of multi-unit and apartment dwellers, and discuss the options for you, even if you do not own your own home. Finally, we will wrap the book with some very important advice concerning how to choose a reputable home security company. With so much riding on your choice, that is not a subject to be ignored.

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SECURITY FOR MULTI-UNIT DWELLINGS

Home security is not only an issue for people who own their homes. It is also not only an issue for people living in detached structures, or for those not residing in developed communities or similar associated housing complexes. Home security is an issue for absolutely everyone—whether you rent or own your home, whether in a single- or multi-family home, and whether or not your residence is governed in any way by a homeowners association or similar group.

Absolutely every resident has a right to a safe and secure home. Likewise, absolutely every resident has to take control and responsibility for that safety and security. Even if you feel that should be a part of your rental or lease agreement, and even if it in fact is, you still need to take an active role in your home's security for your own well-being and the well-being and safety of everyone living in your home. No one will care as much about your home's security as you will!

That being said, home security is a highly personal issue that is highly dependent upon your building and features. There are a number of options for people living in multi-unit dwellings, starting with your own habits and activities.

ACTING ON SECURITY

Community security and awareness is just as important for apartment dwellers as for suburban homeowners. You can do much to protect yourself just by getting to know your area, your local law enforcement services, and others in

your building. Introduce yourself to your neighbors and to building security, maintenance, and management personnel. Show that you care about living in a safe and secure environment, and that you will watch their backs as they watch yours. Promote community interest in security through your good example and willingness to be a part of the solution.

Also, follow all of the common-sense rules for home security that any other homeowner should follow. Be prudent about who you allow to enter your home, and confirm their identity each and every time. If you don't expect a serviceperson, deny them entrance. Call your building super if in doubt. You should know who the regular service people are who are in your building (maintenance, supers, etc.) so that you know when someone does not belong. Of course, you can't always know outside contractors, but you can trust someone who is accompanied or confirmed by your regular trustworthy staff.

Follow all of the other common-sense rules, too, like using peepholes and always locking doors and arming alarm systems if you have them, and making sure windows are closed and locked when you are not home. Never assume that your apartment is inaccessible because you live on an upper floor; always lock balcony doors and windows, too. Every opportunistic dwelling can and will be accessed!!

Here's one final important tip: do not print your entire name on your building mailbox. Use only a last name on your mailbox if required, or if you need more than a last name use no more than a set of initials and a last name. That way, no one can feign knowing you just by learning your name from a mailbox label, and an intruder cannot tell your gender by reading it, either.

APARTMENT SHOPPING

Those are all great tips that you should be following all of the time for personal and home security. If you are seeking out a new apartment or relocating, you have an even greater opportunity to enhance your security in an apartment or multi-unit dwelling. In this case, your best chance of staying safe is to choose a

safe home in the safest location you can afford (do always remember, no place is 100% crime free, so this is a great foundation, but just one piece of the puzzle).

Any time you go shopping for a new apartment, assess the security of the building by evaluating these features:

- Make sure your apartment has the appropriate lighting inside and out in hallways.
- Make sure all common areas are well-lit and that that lighting is well-maintained. This includes the exterior of the building, parking space or lots, hallways, stairwells, and public areas like laundry rooms, etc. These areas should be well-lit 24 hours per day.
- For apartment buildings where the dwellings open into common hallways, the building should have an added layer of protection in the form of a secure entry (or entries). Ideally this should require a code or key for admittance so strangers cannot just enter the building from the street (even then, always lock your door—take nothing for granted!).
- If an apartment entrance opens to the street, the door should be of good, solid construction in good repair, and be fixed with a deadbolt and a second lock.
- Mailboxes should all be well-secured with quality locks (to prevent mail theft) and be housed in a well-lighted space.
- Fire escapes should be housed above the ground floor to allow for exits only, and should be locked.

Besides attending to the structural integrity, also do some checking (such as with potential neighbors, etc.) on the building's management or landlord. Ask around to make sure that when things are broken (lighting, etc.) they are repaired right away. Maintenance should be responsive and respectful of your safety needs. Also talk with the landlord or manager and know what you will and will not be allowed to do in terms of security and installations. For example, will you be allowed to install your own deadbolt lock or secondary locks? Can walls or fixtures be modified or drilled into to allow for security installation?

When you do make your move, you should insist upon having the apartment door locks changed. This is a reasonable request and can be done easily by building maintenance staff. This will ensure that no former resident or friend of theirs can use an old key to come into your apartment. Insist upon it and make sure that it is done!

ALARM OPTIONS FOR APARTMENTS & MULTI- UNITS

Living in an apartment or multi-unit dwelling does not mean that you have to forgo the added security of a home alarm system. Even if drilling and construction is not allowed as per your lease agreement or rental contract, you can utilize portable alarms or wireless alarm options. You do not need to assume the expense of buying the system, either, unless you feel that is in your best interest (just be sure this is something you can easily take with you and that it will be affordable to do so—as in, will not require exorbitant reinstallation charges, or that you can manage it yourself). You do have the option of renting your home security alarm. That is not usually the best option for someone who owns their home, but in the case of a rental arrangement it is usually best.

Other multi-unit dwellers have good home security alarm options, too. The best one for you will depend on your building and whether you own or rent the home. The rule of thumb is usually as follows:

- If you own a unit such as a condo or attached unit, it is usually best to buy a wireless system.
- If you rent an apartment, townhouse, or row house, you should rent or lease a wireless alarm.
- If you own a townhouse or row house you should buy your system, which can be either wireless or hard-wired to your personal system panels, or perhaps install a hybrid system. You will want to talk to an alarm professional to determine your customized needs.

- If you rent in a semi-detached space like a duplex, talk to the landlord about installing a zoned or partitioned system (preferably hard-wired). The cost of installation will be the landlord's, but you can expect to pay a monthly fee for the necessary service.
- If you own a semi-detached building, buy and install the partitioned system and charge a fee to your tenant for their portion of the services or include it in the cost of the rent.

INSURANCE MATTERS

Finally, always remember that your landlord's insurance will only cover his or her loss on a property should something unfortunate occur. That means that you will not be covered for property loss under his or her policy if you are burglarized, or even if your belongings and valuables are lost to a fire or disaster. It is your responsibility to insure your own property. Collect a few quotes for some good renter's insurance and purchase a reasonable policy so that if something does happen, you will not be left with nothing!

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CHOOSING A GOOD HOME SECURITY COMPANY

You are off to a great start in securing your home and ensuring your personal safety and that of the people who matter to you. What's left now is to know how to choose the right partners to access the services and products you need that you will not be attending to yourself. In short, you need to know how to find a good, reliable home security company.

Even if you are a dedicated do-it-yourselfer and are planning to go the route of the DIY home security system, this is information you will need to have. First of all, many systems are attached to a dispatch center that automatically accesses emergency services for you, so even if you install the system yourself you need to be able to rely on the additional services that support it. Secondly, a DIY home security system is only as good as its products, so you need to know that what you are buying is not only affordable, but reliable as well.

If you are not inclined to go the DIY route, it will be even more important for you to choose a reputable, reliable company whom you feel confident in, and whom you feel comfortable working with. You will also want to know that that company is providing you with quality services and products at a reasonable price, and that they are truly attending to your needs, not selling you a lot of products or features that you do not need.

Regardless of how you intend to manage the installation of your home security features, products, and systems, you can follow the same advice for choosing a good home security company.

LAYING THE GROUNDWORK

To find a good home security company you first have to do some groundwork. Yes, no one likes research but it's important if you want to find the best home security company for your needs.

First, go online and make a list of vendors that service your area. Try to deal with companies who have a local connection—either they are locally owned and operated or have a locally operated franchise or office. It's best if the company has a stake in your community, because they will then have a personal stake in making your community more safe—their lives and businesses are there too!

The service and reputation of that company will be important for sure, but it is also important that the products they install are of high quality and reliable. Check into the line of products prospective companies deal in; read home security product reviews online and see what people are saying about the products you are considering for purchase.

Before you can really decide on a company and compare and contrast things like service and price, you have to know what you are really looking at. That will require a home evaluation and proposal from the company. You should be able to get the initial consultation for free or very little cost to you. That assessment will result in a proposal report which should outline the costs so that you can compare one company against another. Go ahead and let two or three of your shortlisted companies do this so that you have a basis for comparison and good options open to you.

Once you have that information you can begin to compare and contrast the proposals and what you are getting for your money. Don't be too quick to choose the lowest bidder, really look in-depth to determine the value and reliability of both the products and services you are getting and decide which is affordable and provides the security you need.

SERVICE NOW AND LATER

Assessing the company's service plan is important. You need to know exactly what to expect and exactly what the company will and will not do for you. Be clear on what the ongoing fees and services will be. Make sure that not only are you getting the services you need now, but that the company will also be there for all your needs in the future. For this reason, it pays to go with an established company with a track record of success and service.

You will be best off with a full service company, meaning one that controls all aspects of installation and servicing. Ideally the company should handle the sales, installation, and monitoring. That way you know who you are dealing with all the way through, they know exactly what the capabilities of their products and services are, and you do not need to waste precious time if something comes up—especially in an emergency—dealing with strangers and new providers.

It is also essential to make sure the company offers 24 hour service for all aspects, for repairs and service, monitoring and all around. Criminals never rest, and neither should your home security system!

BACKUP

Finally, and this goes along as part of your research, but deserves mention on its own, you should make sure the company has enough back-up in place to make you feel confident in your choice. That means having the always-on services in place to keep you protected, but it also means having a reputation and credentials to back up their claims.

- Look for a dealer/provider who is approved by the Underwriter's Laboratory, or UL (ULC in Canada). The UL is connected with the insurance industry, and sets high standards of performance for service people and products that must be met in order to gain their certification.

While not a guarantee, it is an added vote of confidence and added layer of consumer protection for you.

- Ask for client testimonials and references. Any reliable service provider should be able to deliver these. If they cannot or refuse, find another company!
- Choose a company with a strong insurance policy to cover errors or omissions. That way, if there is an issue with the system or failure in response that results from human error, product failure, or negligence, your company's policy will cover it. Ask to see a copy of the policy before contracting with the company.

Personal referrals from neighbors, friends, and family are another good resource to utilize, but do your own due diligence and confirm that others have had good dealings with the company as well. You want to hear from more than one source, as many factors can affect the reliability of the information that you receive from friends and family (for instance—is this a friend of your friend? Has your friend been dealing with the company long enough to have been through some trial with them?) Online home security reviews and resources are also a great research tool that can be used to find out more about what people are saying about the companies that you are considering placing the safety and security of your home and family in.

CONCLUSION

Home security is an issue of utmost importance to all people. It doesn't matter if you own your home or rent, if you live in a million-dollar mansion or a modest suburban home. Crime is everywhere, and it is only on the rise.

Certainly no one but a criminal would wish a crime or home invasion upon you, but you need to remember that each of us have our own property and—most importantly—families to look after. While a concerted community effort can be an integral part of a home security plan, you cannot rely on anyone else to protect what is yours.

The security of everything you own and all that you hold dear is something that only you can ensure, to the highest level possible. Indeed, with the information you learned here in regards to developing safe habits and routines, and with the excellent options in home security products and services, you can achieve a very high level of comfort, security, and confidence. We wish all of this to be yours, and wish that each and every reader comes away from this book better armed to live well and prosper, and to protect that well-being and prosperity so that the ugly statistics of crime do not ever include your number.

Here's to your safety and continued good health and well-being!