

DETROIT

NATIVE SUN

Common weatherization myths debunked

How to avoid homebuying and renting scams

(StatePoint) If you haven't yet weatherized your home this season, you're not alone.

A new survey from Duck brand found that 80% of people that weatherize their homes notice a decrease in their energy bills - yet many homeowners and renters alike still aren't taking advantage of these easy DIY solutions to create a more comfortable and energy efficient home. Why? Some common myths about weatherization may be to blame. Read on for the truth about the home weatherization process.

Myth #1: You need to hire a professional to properly weatherize your home. Weatherizing projects can be tackled over a weekend with a few do-it-yourself solutions. From rolled window insulation kits to weatherstrip seals, many home weatherization products are easy to install and remove, often requiring only basic tools, like scissors and measuring tape, or sometimes needing no tools at all.

Myth #2: Weatherizing only helps in cold weather climates. While insulation kits help block cold drafts in the winter, they also can maintain a comfortable room temperature in warm environments by keeping cool air from escaping. Products like Duck brand Heavy-Duty Weatherstrip Seals and the brand's Double Draft Seal for under the door also are designed to provide year-round protection from wind,

dust, insects and pollen, providing added benefits during the warmer months.

Myth #3: It's expensive to draft-proof your home. In reality, many weatherization products retail for under \$50. Considering that 76% of people have experienced an increase in their energy bill in the past five years, it's definitely economical to weatherize. One great solution is the Duck brand Max Strength Rolled Window Insulation Kit, which helps block drafts to lower heating and cooling costs.

Myth #4: Only old homes require weatherization. Weatherizing can make even newer, more energy-efficient homes more comfortable and less costly to heat and cool, while also protecting homes from the damaging effects of the elements throughout the year. For example, faucet covers are essential to help prevent freezing pipes in cold climates, while air conditioner covers can guard units from damaging rain, snow and dirt.

Myth #5: Weatherizing is only for windows and doors. Windows and doors are the two most common sources for drafts, but other large openings, like the attic and garage, and even small ones, like electric sockets, are rarely insulated and can lead to air leaks. Luckily, there are a variety of products available to create an airtight seal in these areas.

(StatePoint) In difficult economic times, fraudulent housing schemes become more prevalent, impacting homeowners and renters alike. To help you avoid becoming a victim of fraud, Freddie Mac is sharing the following insights and tips about the most common tactics and scams.

Predatory Lending
Previous financial disasters have led to more robust consumer protection laws. Nevertheless, you should remain vigilant about predatory lending. Look for warning signs, such as pressure tactics, incomplete, confusing or contradictory loan terms, and high rates and fees, including penalties for paying your loan off early. Additionally, lenders should not suggest you take out more credit than you need or suggest a monthly loan payment that does not cover the interest due on your loan. It's important to work with someone you trust. If you're hesitant to move forward with a lender, consult a HUD-certified housing counselor or lawyer to gain a better understanding of the loan terms.

Foreclosure Rescue Fraud
Fraudsters often target those in distress. During times of financial hardship, be especially aware of foreclosure rescue fraud, where someone falsely promises to be able to save your home from foreclosure. Common elements of this scheme include the fraudster requiring you to sign over the title to your home, asking you to sign unfamiliar documents or share personal information, and charging you rent to stay in your home. They may also offer to pay your delinquent mortgage by purchasing your home with the promise that you can repurchase it when your financial situation improves. If you're struggling with mortgage payments, don't deal with unknown entities. Directly contact your loan servicer, a HUD-certified housing counselor or a Housing Finance Agency for legitimate options to help avoid foreclosure.

Fraudulent Leases and Units
Millions of Americans have lost money due to fraudulent rental listings. You can avoid becoming a victim of this scam by always seeing a unit in person or over video conference before renting it, and by

never paying a security deposit until you have signed a lease. Be sure to read your lease thoroughly before you sign it, asking questions about any concerning details early in the process. When rental unit hunting, be wary of red flags such as prices that are too good to be true, listings riddled with grammatical errors and property managers asking for personal information before you've seen a unit.

Moving Fraud
Typically, moving fraud occurs when scammers who act like legitimate movers provide a low estimate and, once you move, demand a higher price and withhold your belongings until you pay. To avoid this scam, research the company to ensure it is legitimate, insured and has good reviews. You should also know that reputable moving companies never require advance payments or use high-pressure sales tactics.

Report Scams Immediately
If you believe you've been a victim of a scam, take the following actions:

- If a criminal has your identification information, call your creditors to cancel your credit cards. Review your transactions to make sure you recognize them. You can also request that creditors receive your written consent before changing your mailing address or sending a replacement credit card. Your creditors may advise additional precautions.
- Contact the credit bureaus to freeze your credit reports so that there's no activity on your reports unless you approve it.
- Report the scam to one or more of the following entities: the Federal Trade Commission, the Consumer Financial Protection Bureau, HUD's Office of the Inspector General Hotline, and the U.S. Department of Justice.

To access Freddie Mac's collection of fraud prevention resources, visit myhome.freddiemac.com.

Whether you're a prospective homebuyer or seasoned renter, a scam could potentially impact you. Familiarizing yourself with common tactics can help you identify a scam before it's too late.

Stan's Lock & Key Clinic

New Do It Yourself Hardware Store

24 Hour Emergency Service

Specializing in

Commercial • Residential
Automotive • Security Lock Specialist
Complete Auto & Computer Key Programming
Auto Alarms • Door Closers • Mobile Service
Steering Column Repair
Storm Windows • Screen Repairs
Auto Theft Repair Specialist
Glass and Windshield Repairs
Wood and Steel Doors
Window Guards
Bar Gate • Red Door • Garage Door

"Thank you for letting us service you for all your lock and key needs"

Stan's Lock & Key Clinic

15155 Grand River Ave.
Detroit, MI
(313) 835-6129 Office
(734) 550-6575 Cel

Hours: Monday-Saturday 9:00 a.m. - 9:00 p.m.
Sunday & Holidays 11:00 a.m. - 8:00 p.m.

B&W HANDY MAN

CALL (586)359-3091 24 HOURS E.S.

(313)835-6129 ~ (734)550-6575

STAN'S LOCK & KEY CLINIC • 15155 GRAND RIVER DETROIT, MI

Taylor Town

WATCH & CLOCK REPAIR

NOW OPEN

Sell, Buy, Trade

In stock old rebuilt watches & clocks

Tic Toc Doc

Tom Laskowski

(734)556-0135

22525 Ecorse Road ~ Taylor, Mich. 48180

(Located near rear information booth)

Saturday 10 am - 8 pm ~ Sunday 10 am - 8 pm