

DETROIT

NATIVE SUN

Easy renter-friendly tips to weatherize your home

Fire safety gaps are a cause for alarm



(StatePoint) Taking the proper steps to weatherproof your rental is a simple way to stay snug this cold-weather season - while also resulting in notable savings on heating and energy bills.

In fact, a Duck brand survey found that 80% of people noticed a decrease in their heating bill after using affordable weatherization products, such as window insulation kits, weatherstrip seals and door draft seals. With this in mind, here are temporary ways to prep your rental for the winter without causing any damage.

Install draft seals. Doors and windows are notorious for letting in cold air, which can drastically affect your home's temperature. Fortunately for renters, the Duck Brand Double Draft Seal is a removable solution designed to insulate your door from both sides. This practical tool blocks drafts while maintaining the room's temperature, ensuring both comfort and energy efficiency. Simply slide the seal under interior or exterior doors and window frames to keep cold air from coming in. Even better, the seals can be reused in future residences, making them a smart choice for keeping your comfort intact wherever you choose to live next.

Hang thermal curtains. Thermal curtains are an excellent option if you're looking for DIY ways to increase your

space's energy efficiency. By hanging these insulated drapes, the cold air between the window and fabric remains trapped, helping to maintain a comfortable temperature without the need to turn up the heat. If your lease doesn't give permission to drill into the wall, use a tension rod to install them.

Embrace window kits. If thermal curtains aren't your style, installing a removable window kit is just as easy. The Duck Max Strength Rolled Shrink Film Window Insulation Kit creates an added barrier between the outdoor air and your home's inside. Plus, unlike thermal curtains, the film is crystal clear and allows natural light to peer through windows.

Dress your floors. Who said weatherization can't be stylish? By placing decorative, cozy rugs on hardwood floors and tiles, you can further insulate your rental. While these items won't fully prevent heat loss, they do offer an extra layer of warmth and can help reduce drafts from cold floors, making them an obvious choice if you're a renter looking to stay warm without making permanent changes.

For more weatherization how-to's, head to www.duckbrand.com/weatherize.

By taking these steps, renters can remain draft-free and damage-free, staying warm while lowering costly electric bills.

(StatePoint) Learning the basics of fire safety is the first step in fighting the dangers of fire—and it just so happens to be the most important.

That's why Kidde, a trusted leader in fire safety for more than 100 years, is on a mission to help protect every moment, for everyone. For the third year in a row, Kidde's Cause For Alarm campaign is deploying educational materials and life-saving information to communities nationwide, including vulnerable communities at a higher risk of fire-related incidents.

Every year, fire claims thousands of American lives in homes without working smoke alarms, according to the Office of Fire Prevention and Control. Yet, far too many people think that a fire is something that would never affect their family. In fact, the American Red Cross reports that 40% of people believe they are more likely to win the lottery or get struck by lightning than experience a home fire.

This mindset may be why so many households aren't taking even the most basic precautions against fires. Data from the American Red Cross shows that only 26% of American families have developed and practiced a home fire escape plan, leaving nearly 74% of families unprepared for a fire emergency.

According to Kidde, here's how you can better protect your home and the people you love:

1. Ensure you have working smoke alarms in your home and discuss with your children what to do when the smoke alarm sounds.
2. Learn more about fire safety and how you can help protect your family by visiting CauseForAlarm.org. The site features English- and Spanish-language activities, worksheets, a children's book, a kid-friendly podcast and shareable resources, including a memorable jingle for children titled "Beeps That Last, Get Out Fast." The catchy jingle was created to help kids easily recall what to do in the event of a house fire.

This year, to help further inspire people to prioritize fire safety, Kidde developed the "Living Jingle," an emotional plea and call to action - directly from the voices of children who have survived house fires, reminding all who listen that the risk of a home fire is real for everyone.

3. Share the "The Living Jingle" on social media, tag @KiddeFireSafety and use #CauseForAlarm to help raise awareness.

Everyone deserves to feel safe and protected in their homes. By making fire safety a priority, individuals, families and communities can help protect what matters most.

Struggling to make rent? Here's what to know

(StatePoint) Upfront and ongoing renting costs can put financial stress on any monthly budget. But whether you are experiencing financial hardship or just need a little extra help to make ends meet, you may have options by working with your property manager.

If you're struggling to meet either of the two largest financial responsibilities of your lease - your security deposit or rent - here's what you can do, according to Freddie Mac:

- **Alternative Security Deposits**
The upfront cost of a security deposit can be a challenge for some renters. However, some property managers offer alternatives that decrease the amount due at signing. Common options include:
• **Recoupment:** You agree to pay the property manager for any damages up to a pre-approved amount. If you fail to pay for damages at move out, a deposit company will bill you the amount owed.
- **Insurance:** You pay monthly premiums for an insurance policy, up to a certain limit, to cover any damages you cause.
- **Installments:** Rather than paying the full deposit at move-in, you'll pay in smaller installments, typically monthly.

It's important to know the different implications of each option. While these alternatives may seem attractive at lease signing, the cumulative out-of-pocket costs may be more than the amount of the traditional security deposit in the long run. Furthermore, depending on the option you choose, you may also still be liable for costs associated with damages to your unit. Make sure your agreed-upon terms are documented and that you fully understand them.

Rent Flexibility

Talk to your property manager about the flexibility they can provide on your rent payments. There are several common arrangements that they may be willing to offer you, which include:

- **Personalizing your payment dates:** Most rent payments are due on the first of the month, and many properties typically offer a grace period. However, depending on your pay day, this timing still may not be ideal. Speak to your property manager about changing your payment due date to better align with your pay cycle.
- **Paying in installments:** You may find it difficult to cover your full monthly rent in one payment. If this is the case, your property manager may be willing to work out an alternative schedule that allows you to make multiple smaller payments throughout the month.
- **Receiving a waiver for late fees or penalties:** Late fees and penalties are intended to discourage repeated late payments - but sometimes, unexpected things happen. If you're facing a temporary setback but are otherwise in good standing with your property manager, you may be able to negotiate a one-time exception for late fees or penalties.

Navigating the Conversation
Approaching your property manager can be intimidating. Before your conversation, consider seeking advice from a HUD-certified housing counselor to help you understand your rights and options, and to prepare any relevant information you may need. As you negotiate with your property manager, keep written documentation of any agreements made. And of course, keep the lines of communication open so that both parties are holding up their end of the agreement.

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