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## Who's minding the house when you're not home?

By Joseph Finora

Who's minding the house when you're not home?

For those who are still depending on a neighbor or professional house sitter, chances are they're not getting the level of security that's now available thanks to technology. The latest generation of home security devices can now be linked to home, office or cell phones, as well as a laptop or personal computer. These systems are also now capable of simultaneously notifying police, fire and/or emergency personnel.

But do home security and alarm-systems actually help prevent crime?

According to a five-year study conducted at Rutgers University School of Criminal Justice, the answer is yes. The study stated that residential burglar alarm systems do contribute to a decrease in neighborhood crime. The study also noted that the deterrent effect of alarms can be felt across neighborhoods.

"Neighborhoods in which burglar alarms are densely installed have fewer incidents of residential burglaries than the neighborhoods with fewer alarms," wrote study author Dr. Seungmug Lee.

### LATEST AND GREATEST

Also noted was that technological innovations have increased the availability of home security systems to middle-class homeowners, making such devices more affordable.

But many are not up on the latest technology in home security, according to John Thorsen, founder and managing director of Connected Hearth LLC, a home security firm based in East Hampton.

"Most homeowners don't realize how far home security has come," said Mr. Thorsen. "Today's security systems do a lot more than ring an alarm or close a garage door. They can simultaneously operate thermostats, control the temperature in a wine cellar and shut down water mains should a pipe burst, while notifying the homeowner and emergency responders."

Some of the features that East End homeowners like best about the latest systems is the numerous ways in which they can be notified and the ability to remotely monitor and control their home's environment, Mr. Thorsen said.

"Weekenders spend a lot of money keeping their heat or cooling systems on while they're away so their home remains comfortable," he said. "Today they can control exactly when their heat, lights and sound system comes on and enjoy other life-safety features in the same system."

The leading emergency in a vacation home is bursting pipes, reported Mr. Thorsen. The next two biggest concerns are fire and burglary.

Most home alarm systems are easy to operate, reasonable to install and come with monthly monitoring fees that can cost as little as a dollar a day. Many new monitoring systems not only offer protection from fire, but also alert the homeowner about rising carbon monoxide levels, as well as intrusions.

Another popular feature for today's systems is that users can then confirm that their security system is armed while on vacation, or turn off the alarm when away to let in cleaning crews or other contractors. When armed, new systems will send text or e-mail messages when motion is detected, a particular door is opened, in the

event of a flood, if high carbon-monoxide levels are recorded and even when a liquor, medicine cabinet, safe or other sensitive area is accessed.

Such applications now put security at one's fingertips, keeping homeowners connected while they're away. These applications maintain safety and security with multiple layers of password protection.

Contrarily, even though more than four in 10 Americans are worried that the current economic environment can expose their families to crime, according to a nationwide survey of 1,000 people sponsored by the Chubb Group of Insurance Companies, many survey respondents indicated that economic conditions are causing them to reduce their spending on security systems and devices. Further, according to the survey responses, 41 percent said they were very concerned about crime against themselves and their families based on the economy, 40 percent were very concerned about the trustworthiness of household contractors and 34 percent were very concerned about checking the backgrounds of longtime household help, including baby-sitters, nannies and cleaning staff.

When it comes down to it, the importance of what is in need of protection should weigh heavily in a decision to install a home security system and in the best system to fit particular needs. Some considerations might include: family members, expensive antiques, art, jewelry and other valuables, to name a few.

### **FIGHT CRIME, SAVE MONEY**

A comprehensive home security system, can take about one week to install and can cost approximately \$2,500, all told. Homeowners, however, can usually receive insurance policy discounts of at least 5 percent for installing a smoke detector, burglar alarm or dead-bolt locks.

Some companies offer to cut premiums by as much as 20 percent if a sophisticated sprinkler system, plus a fire and burglar alarm that rings at the police station or other monitoring facility, are installed. And Chubb, Nationwide Insurance Company, AIG, State Farm, and many other carriers offer a "protective device discount" of up to 15 percent if one's home is equipped with smoke detectors, fire alarms, burglary alarms and/or other qualifying devices.

However, not every system qualifies for a discount. Therefore, before investing in a system, check with your insurer to see if the technology you have in mind qualifies and how much premium you'll save.

According to the National Burglar and Fire Alarm Association, property crime makes up slightly more than 75 percent of all crime committed in the United States, and residential property crimes account for some 70 percent of all burglary offenses.

In 2008, the average dollar-loss per burglary offense was just over \$2,000. Similarly, according to statistics provided by the Federal Bureau of Investigation, an American home is burglarized every 15 seconds. And summer is traditionally the peak time for home burglaries.

### **THERE'S AN APP FOR THAT**

For those who worry that they may have left the garage door open or forgot to set the alarm, Protection One, Inc. has developed an iPhone application allowing users to access security panels and receive real-time security updates from their Apple iPhone or iPod Touch. The same company also offers a real-time monitoring service providing updates directly to cell phones and personalized digital assistants.

Pinnacle Security has created a security keypad touch screen so homeowners can set up automation schedules through a web portal, arm and disarm their security system and adjust the thermostat via remote. The panel also incorporates features supplied by Alarm.com which furnishes interactive and wireless services to provide consumers with anywhere/anytime access to their security system through the internet and mobile devices. This same system will also provide local weather reports, home thermostat control and personalized text or e-mail notifications regarding power outages, floods, fires, unlocked doors, windows or intruder entries.

### **SIMPLE TIPS STILL MAKE SENSE**

Ground-level dwellings are more likely to be targeted than units two or more stories up. Plant thorny bushes like roses and bougainvillea around ground-floor windows to discourage access.

Old, weak or cracked doors and windows are easier to break into than modern ones. Installing a film on window glass makes it tougher to smash. Install removable pins, nails, and/or rods to prevent windows from being opened and replace old or cracked windows and panes.

Before going away, turn down phone ringers so burglars won't hear endless ringing if no one is home. And invest in motion-sensor lights—some are solar powered, reducing energy usage.

Sliding glass doors should have keyed locks and should not lift from their frames. A pole or rod cut to the proper length and laid in the door track can prevent a door from being slid open, even if the locks are compromised.

Lastly, a house on a darkened street where the owners are seldom home is a very attractive target. Conversely, a house with a wide-open lawn on a well-lit street posted with "Neighborhood Watch" signs is not likely to be a crime location.

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