

FOR WHAT IT'S WORTH

For What It's Worth (FWIW) is a service for members of the Oklahoma Homebuyer Education Association. We welcome your responses or other information you would like to share with us. Send items to Tricia Auberle at HomebuyerEd@okacaa.org

The 10th Annual Homebuyer Education Conference provided some excellent information for post-purchase homebuyer education topics, particularly as they relate to preparing for and recovering from natural disasters. You may want to add these tips to your Life As A Homeowner and/or Home Maintenance sections.

1. New homeowners should inform the city (and fire department in rural areas) of the location on their property where they will shelter from a tornado and should describe the type of shelter (indoor or outdoor, above or below ground, hallway, bathroom, etc.)
2. Every family should have an emergency contact plan that involves an out-of-area contact because phone and cell service in the emergency area will be reserved for emergency responders.
3. Shelters should include a flashlight, a whistle for attracting rescuers, a wrench so you can bang on things to attract rescuers and turn off gas lines.
4. Take your wallet or purse with your identification with you into the shelter. Don't forget prescriptions!
5. When sheltering from a tornado have at least two walls between you and the outside. Close all the doors, but only if you have time to do so.
6. Wear sturdy shoes, a helmet or hard hat, protective goggles, long sleeves and long pants, thing to protect yourself from glass and debris – both during the storm and when you climb out of shelter.
7. Know where public shelters are located.
8. The first people on scene to help are usually your neighbors. Get to know them!
9. To minimize fire risk
 - a. Keep your lawn mowed
 - b. Do not allow piles of leaves or debris to accumulate near the base of your house.
 - c. Periodically check that fire extinguishers are charged (your fire department will help with this).
 - d. Do not allow flammables near gas appliances (curtains near kitchen stove, laundry near pilot lights for water heater or anything near a gas furnace).
 - e. Never leave a candle unattended.

The conference also included a session by Lynn Pharaoh on Housing Counseling Program New Certification Requirement that apply to HUD-approved housing counseling agencies and programs using HUD funds. The new requirements do not apply to the Rural First-Time Homebuyer funds from Federal Home Loan Bank nor to USDA Rural Development direct and indirect loans. Those of you who missed the session can listen to a recorded version of the HUD call at 800-475-6701, Access Code 306396.

Frequently missed question on the OHEA certification exam. What kind of insurance covers items stolen out of your car? A) Homeowners insurance B) Car insurance C) Comprehensive insurance

Answer: A is the correct answer. Car insurance covers the car if it, or any parts of it, are stolen. However, homeowners insurance covers your personal property when it is in the car.