HOMEWISE Real Estate Tips and Advice

Think Fireplace Safety

By JOE SZYNKOWSKI | Green Shoot Media

The allure of the beauty and warmth provided by a fireplace is enough to entice any homeowner into firing theirs up or installing one. Whether you are considering adding this attractive centerpiece to your living room or already have one in operation, safety should be your number one concern.

According to the National Fire Protection Association, 31 percent of homes fires from 2011 through 2015 were directly caused by a fireplace, chimney or chimney connector. Many of these tragedies could be avoided by completing basic maintenance before burning.

WHY MAINTENANCE **MATTERS**

If you have a fireplace in your home, you cannot afford to miss an annual inspection. Hiring a professional to perform a chimney sweep is the most effective way to ensure the internal parts of your system are up to code and the structure is in good condition.

During an inspection, an expert will remove the creosote buildup before it becomes hazardous.

According to the Chimney Safety Institute of America, the substances produced when wood burns include smoke, water vapor, gases, unburned wood particles, hydrocarbon,



REAL ESTATE 101

Heating Up Values

The National Association of Realtors points out that while the fireplace is likely not a home's primary heat source, it is important as a design element, providing a focal point in a room. But a fireplace is more still than just form and function. It also is great for home values. According to NAR, "A working fireplace with a classic design and mantle can add as much as \$12,000 to the value of your home."

tar and assorted minerals.

Your chimney is designed to expel these substances. Unfortunately, this structure is relatively cooler than a fireplace, meaning condensation occurs and residue clings to

the inner walls of a chimney. This buildup is called creo-

Once there is a significant buildup and internal temperatures become high enough, a fire is a serious risk.

DANGERS OF CHIMNEY FIRES

Routine maintenance is extremely important to ensure your fireplace system operates safely. The Chimney Safety Institute of America states that dirty chimneys cause fires, which can lead to structural damage, injuries and even death.

The association reports chimney fires are known to cause the following:

- Loud cracking and popping noise.
- Large amounts of dense smoke.
- An intense, hot smell.

These occurrences are present when the threat of a chimney fire is known. It may surprise you how many of these events go undiscovered until an inspection is performed.

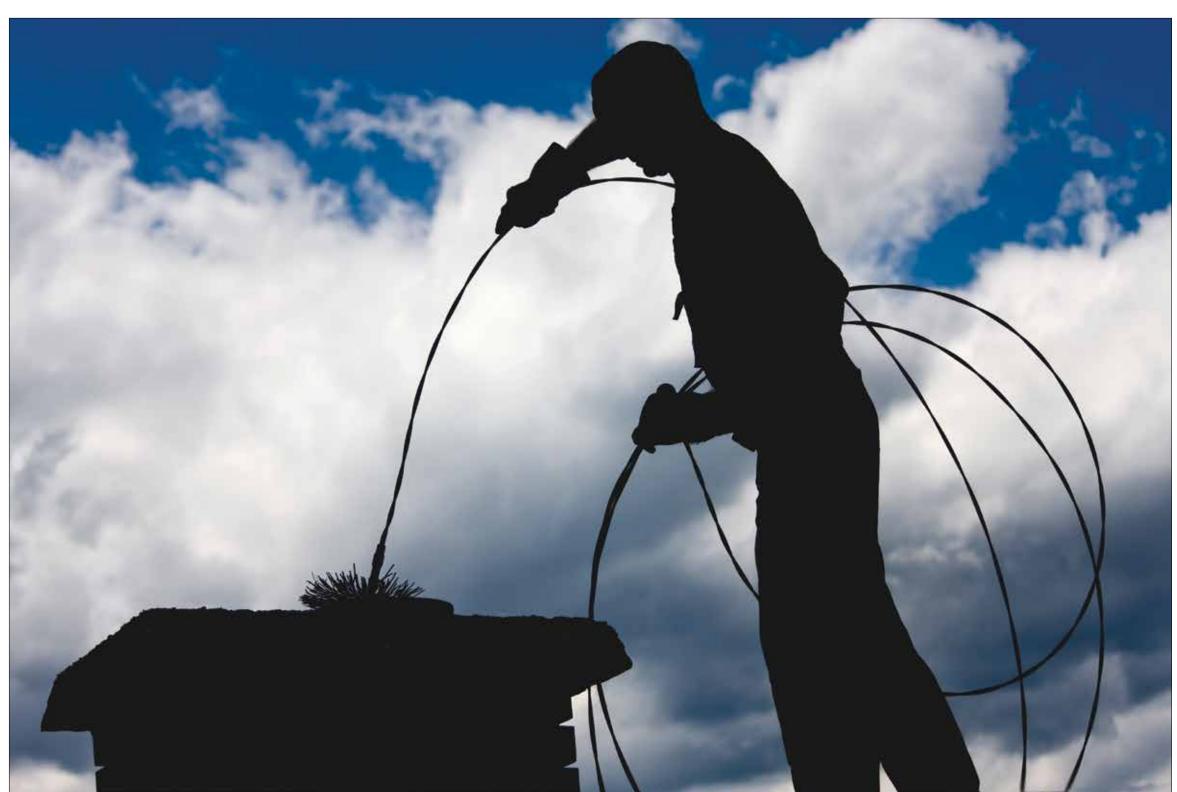
Depending on how long it has been burning, you may be at risk of serious damage and the risk of igniting combustible parts of your home.

MORE SAFETY TIPS

A chimney is not the only concern you should have when using a fireplace. Be courteous to guests or family members with respiratory problems, as smoke will inevitably enter the room.

Keep combustibles away from the mouth of the fireplace and install smoke detectors on each level of your home. Keep an easily accessible fire extinguisher on hand.

To prevent sparks from entering the room, use a fire screen. An additional spark arrester should be at the top of your chimney to protect your roof.



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Minimum payment: the lowest amount that you must pay (usually monthly) to keep your account in good standing. Under some plans, the minimum payment may cover interest only; under others, it may include both principal and interest. **SOURCE:** Federal Reserve

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