

newsletter

Why Your Home Insurance is Going Up

You might have noticed your home insurance bill got bigger. You're not alone. Here are some reasons why – and what you can do to help.



What's Going On?

- **Storms and bad weather are happening more often.** Big storms, strong winds, floods, and fires cause more damage, and insurance companies have to pay for repairs.
- **Building costs more now.** Wood, metal, roofing, all construction material are pricier.
- **Harder to find skilled workers.** When fewer people can do repair jobs, labor costs go up.

What to Watch for in Your Policy 🧐

When you get your renewal (or review your policy), check:

Feature	Why It Matters	What to Ask/Do
Dwelling Coverage	If your home cost to rebuild is higher than your coverage, you would pay the difference.	Ask: "If I needed to rebuild today, is my coverage enough? Often times, agents have software to help determine
Deductible	That's how much you pay first before insurance pays. A higher deductible lowers your premium — but means more out-of-pocket risk.	See if you can afford a slightly higher deductible.
Discounts	Some things can lower your cost	Ask your insurer if you're getting all discounts: bundling multiple policies, install safety features of upgraded construction materials.

we're building homes and hope



Know Someone **Who Needs a Home?**

We're looking for more **future Habitat homeowners to partner with!** If you know someone dreaming of homeownership but struggling to qualify for a traditional mortgage, **tell them about our program.** Habitat provides affordable homeownership opportunities for hardworking individuals & families.

We did it — we **ROCKED THE BLOCKS!**

After months of planning and countless meetings with our incredible community partners, contractors, volunteers, and ****20 AMAZING neighbors and homeowners****, our two [Rock the Block] events are officially complete! 🏠

Together, we rolled up our sleeves, painted, repaired, planted, and built — making our neighborhoods stronger, safer, and more beautiful for everyone. 🌳❤️

A huge **THANK YOU** to National Indemnity Company and Berkshire Hathaway Homestate Insurance Company Staff and Volunteers and everyone who helped make these events such a success.



fall fun ideas:

- **Trunk or Treat** October 16 | 4 PM | Quaker Steak & Lube
- **YMCA Spooktacular** October 17 | 5 PM | Charles E. Lakin YMCA
- **Tunnel of Terror** October 17 | 7 PM | Tommy's Express Car Wash
- **Flashlight Tour** October 17 | 8 PM | Historic Squirrel Cage Jail
- **Why Leaves Change Color | A Land Ethic Workshop** October 18 | 9 AM | Hitchcock Nature Center
- **Tunnel of Terror** October 18 | 7 PM | Tommy's Express Car Wash
- **Flashlight Tour** October 24 | 8 PM | Historic Squirrel Cage Jail
- **Fall Vendor Fair** November 15 | 10 AM | College View Elementary



Applications Are Open! Encourage friends and family to learn more.

📞 Register for Info Session Online: www.habitatcb.org 📞 Call Us: (712)328-9476