HOMEWISE

Real Estate Tips and Advice

Setting Up a Smart Home

Home automation has been around for longer than you think. Remember the Clapper?

Fortunately, that early form of automation has evolved into a concept known as the "Internet of Things." Almost every function of your home can now be controlled through apps on your phone.

Setting up your own smart home system may seem intimidating at first, but once you grasp the basics, adding more functionality becomes a breeze.

Smart homes truly begin with smart wiring. Many new homes today are pre-wired with internet cable with as many outlets as electricity, generally situated next to one another. Adding a powerful router at central points within a home or room can help insure the fastest connection with your devices.

Next comes the "Internet of Things" concept. Modern lighting and appliances have been frequently adapted to communicate with smart home devices such as Amazon Echo, Google Home or Apple HomePod. Using a central hub and an app, you sync and remotely access settings for appliances and alarm systems.



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More Smart Home Tips

The appeal of turning lights on and off, answering your door or even brewing a pot of coffee with just a few taps on your smartphone is obvious. For more tips on how to connect your home to smart devices, visit American Family Insurance's guide for beginners at **bit.ly/3k9rKzY.**

CREATE A HOME PLAN

Unfortunately, each hub has developed agreements with the makers of appliances and systems, and some are proprietary. But many are also universal, since manufacturers realize scale is the secret to sales.

Make a list of the applianc-

es and systems in your home you'd like to connect, then compare the list with each hub's connectability.

Because home security is usually at the top of the list for smart homes, make sure alarm and smoke/carbon monoxide detectors integrate into the central hub so you don't have a clutter of apps on your phone for each device.

BEGIN CONNECTING

Once you've selected a hub, you'll want to begin adding systems to it. Here's a list of the basics.

Smart doorbells: The first step in any home security sys-

tem is a smart doorbell. These devices include motion sensors and some stream or capture video so you can see who's at your door or monitor it and other areas outside your home when you're away.

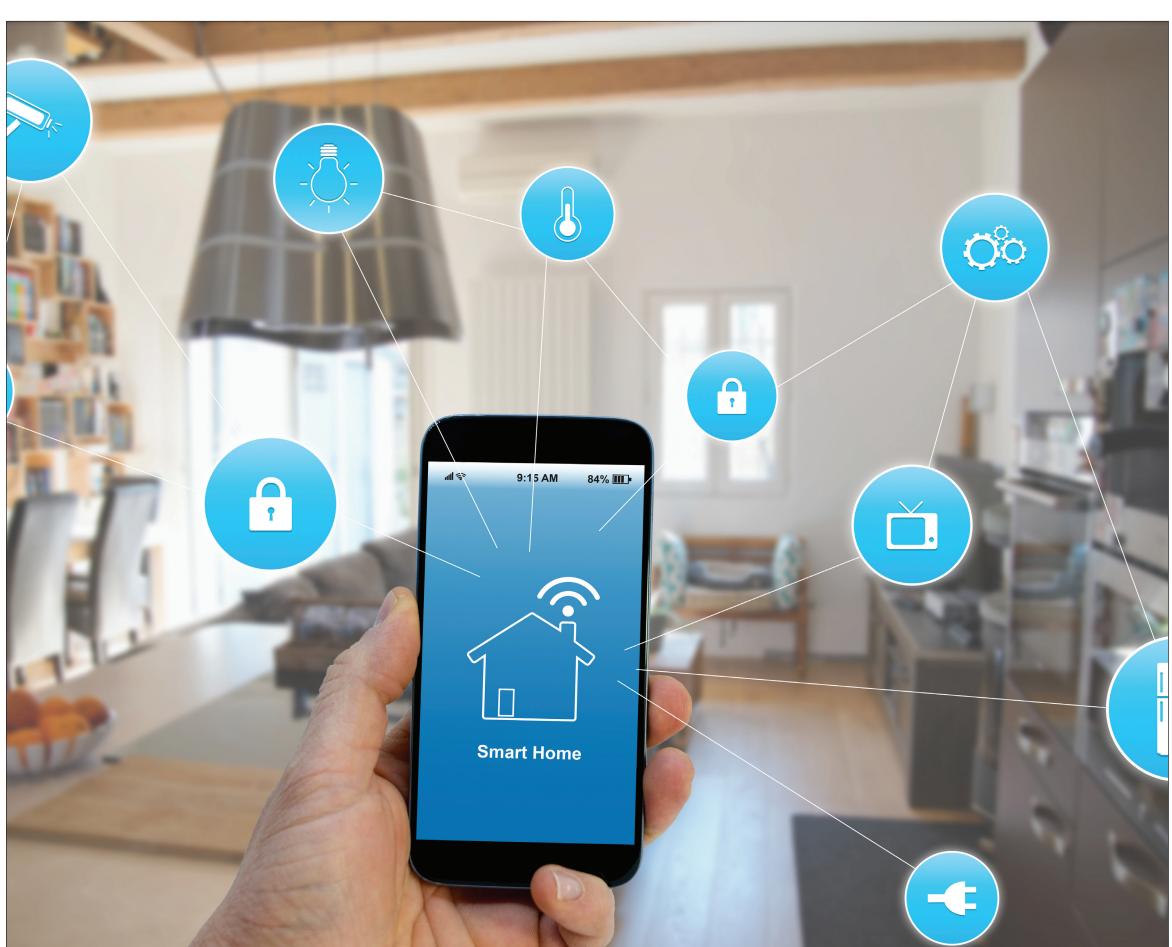
Security: Beyond a smart doorbell, many homeowners also choose to adopt an internet-based security system. While some may cost as much as a few hundred dollars each month, many insurers also provide discounts for homes with security systems.

Smoke/carbon monoxide detectors: Internetconnected smoke and carbon monoxide detectors supply you with a wealth of information at your fingertips, from what the monitors detected to alerting you when batteries are low. Some are even programmable to contact neighbors in the event of an emergency when you're away. Also consider adding a smart thermostat to customize, which can save you more money.

Smart lighting: You can reduce energy bills by creating an automated environment by using smart lighting systems. Smart bulbs allow you to connect to WiFi or switches.

Once you've begun adding systems, chances are you'll find even more ways to automate your home for comfort and convenience.

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Wrap-Around Mortgage: A mortgage to the new buyer which includes the seller's existing first mortgage payment, plus an additional amount that will be proceeds to the seller.

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