

TO BUY OR NOT TO BUY?

Home warranty service contracts

By **TAMMY MALGESINI**
Community Editor

The cost to replace or repair an appliance that breaks down or heating, ventilation, air conditioning systems that malfunction can sometimes take a hit on a homeowner's pocketbook hard.

Several Eastern Oregon residents shared about the benefits of home warranty service contracts. Sold by a variety of companies, they pay for repairs or replacement costs on covered appliances and systems. In addition to the annual contract cost, companies often have a set fee that consumers pay for service calls.

Up until a couple of years ago, Melisa Webb, branch manager of Home Town Mortgage Group, didn't have much knowledge about home warranties. However, when her daughter Sierra Webb recently bought her first home, the sales agreement included a one-year warranty policy, which was provided by the seller.

Differing from homeowners insurance, Melisa Webb said the warranty covers such things as hot water heaters, appliances or HVAC systems.

"Your homeowners policy takes care of things like theft, water damage, fire or stuff like that," she said.

Nicole Filarski, manager at Garrison's Home Appliance Center in Hermiston, encourages people to have some sort of safety net when purchasing major appliances. Whether buying an extended warranty for each item or getting a home warranty, Filarski said a product's one-year manufacturer's warranty may not be enough considering the investment in the purchase.

"I definitely think the homeowners warranties are amazing," she said. "It really sucks if your air conditioner goes out and it's \$5,000."

Based on her experience, Webb agrees. Without the agreement, she would have faced a hefty bill to replace her air conditioner when it went on the blink.

"I paid \$75," she said about the

service fee. "It would have cost \$6,000 and they paid for it."

Her warranty has also covered a new gas hot water heater and repairs for a busted water pipe.

Purchasing warranty contracts for nearly two decades, Cathy Cross Hickman said it provides peace of mind. Viewing it as a sort of insurance policy, the Hermiston woman said the \$55.99 she pays each month for the contract is well worth it.

"If things around the house fall apart, it's nice to only have to dig out \$75 to fix it," Hickman said.

A September 2014 article in *Consumer Reports* suggests people should forgo purchasing home warranties. Among the complaints cited by consumers in dealing with the companies were denials to pay on claims based on pre-existing conditions or lacking proper maintenance records. And, in some cases the company allegedly offered buyouts, which wouldn't cover the cost of replacement.

Webb is a firm believer in home warranties. When the initial contract expired, she opted to renew, paying a little more than \$500.

"I had only one hiccup with my air conditioner," she said. "They wanted to buy a part and put a Band-Aid on it."

Over the years, Hickman has had many items replaced or repaired. Replacement appliances, she said, haven't always been the same brand. And, a \$5,200 Thermadore stove wasn't covered.

"It hasn't been a perfect relationship," Hickman said. "But they cover just about everything inside your house."

When considering the purchase of a home warranty, people are encouraged to do their homework. Not all plans are the same. Some require home inspections, don't cover claims in the first month, don't provide coverage for older homes, require proof of routine maintenance, deny pre-existing conditions and have claim limits. In addition, the Better Business Bureau provides information about customer reviews and the company's track record in resolving consumer complaints.



The sale price for stove-top replacement cartridges were nearly \$200 recently at Garrison's Home Appliance Center in Hermiston. STAFF PHOTOS BY TAMMY MALGESINI



Terry Henry, a service technician at Garrison's Home Appliance Center in Hermiston, passes behind the end of a row of kitchen ranges that cost upwards of \$1,200.



A pair of basic stand-up freezers cost around \$800, while a pair of stainless steel French door refrigerators were nearly \$2,000 at Garrison's Home Appliance Center in Hermiston.

Home heating tips to save money and energy

StatePoint

Will your house be warm enough this winter? With shifts in climate making winter weather harder to predict, it's important to prepare your home for extreme winter temperatures as soon as possible. Here are a few key ways to make your home comfortable and energy efficient.

Supplemental Heating

Consider reducing energy bills substantially by supplementing whole house heat in the zones of

your house used most. For example, why heat the unoccupied foyer to the same degree as the living room where your family spends their time? Focusing your energy use where it is most needed will allow you to lower the thermostat for the central furnace.

Known as "zone heating," this practice saves dollars and energy.

Wood Stove

A wood stove is a great choice for a supplemental

heating product that focuses on specific rooms of the home. Not only does a wood stove create a cozy atmosphere, but new models are redefining this classic technology to be greener, safer and easier to operate.

For example, the Quadra-Fire Adventure II, an EPA-certified appliance, features Smart Burn Technology, which delivers controllable, efficient heat. It's the only stove equipped with a programmable wall thermostat that maintains the tem-

perature of your room, helping reduce heating bills up to 50 percent. It also alerts you when it's time to add more wood, taking guesswork out of the equation.

Another option that can help you reduce your heating bill is the Encore FlexBurn from Vermont Castings, which can be burned with a catalyst to increase efficiency by more than 15 percent on the longest burn settings and lowering emissions to ensure you get the most out of each load of wood.

For those who want to green their home, wood is a good fuel choice, as it's a renewable energy source that is carbon neutral.

Regular Maintenance

Your heating system, supplemental heating products and insulation all require regular maintenance to operate at their highest capacity and keep your home warm at a reasonable cost.

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Back Row L-R: Mike Fine, Mike Atkins, Brayann Mendoza, Joey Gutierrez, Scott Bishop, Nick Gutierrez and Jeff Pedersen



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Member



RECYCLE



1. **Hermiston:** 220 W. Harper Rd.
2. **Stanfield:** W. Wood (by Grange Hall)
3. **Echo:** Across from park (at City Hall)
4. **Umatilla:** Hwy. 730 (next to Columbia Harvest Foods)
5. **Umatilla Co:** Hwy 395 N. (next to Transfer Station)
6. **Irrigon:** 198 W. Columbia Lane
7. **Boardman:** S.E. Front Street

SANITARY DISPOSAL
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We encourage all area residents to take their glass, bottles, jars, tin, aluminum, newspapers, magazines and cardboard to these depots for recycling.