

# Security *BREACH*

**Joanna Jefferies**

looks into the latest in home security technology for tenanted properties and finds out what landlords should have in place.

## RENOVATION: SECURITY

### WITH 38,770 HOME BURGLARIES OCCURRING

last year in New Zealand, burglary is the most common crime to affect New Zealanders. But while many of us have alarm systems, security lights and dogs guarding our own homes – far fewer tenanted properties have the same level of security.

The latest technology means tenanted properties can now be more secure than ever. Key-less entry, intelligent alarm systems and “smart” technology provide a raft of benefits to landlords too. Customising home security is the latest thing to hit the market – but how much security do tenants need?

### SECURITY MINIMUMS

Government regulations state the landlord must provide and maintain locks so that the property is reasonably secure. But for Inspire Property Management national sales manager, Zelda Eberle, the minimum a rental property should have is security stays on all windows, deadlocks on doors and bright exterior lighting. She says break-ins in tenanted properties are becoming more frequent and a security alarm is an added bonus.

Landlord Heather Black says tenants should enjoy the same level of security as their landlord.

“I want to feel safe and secure in my own home so my tenants should be able to experience the same,” Black says. “My husband and I have burglar alarms installed, ones that have built-in smoke alarms, dead-locks on doors and security stays on windows – where it’s practical to do so. We put in sensor lights and the lawns and yard care are included in the rent.”

She says having these measures in place means the place deters would-be burglars and tenants have a high level of security. During periods of vacancy, “It’s another pair of eyes for me on the property, too.”

Eberle says homes with security alarms are far easier to tenant. However, she cautions, “If tenants actually use it or not – that is another question.”

### INSURANCE INS & OUTS

Should a landlord provide a security alarm system for their tenant they are responsible for maintaining it. Government regulations state that if there is no security alarm system and a tenant would like to install one, they must first ask the landlord for permission. The tenant is then responsible for the maintenance of the security alarm system. At the end of the tenancy, the tenant is responsible for removing the security alarm system and ensuring no damage is caused.

But Insurance Council of New Zealand operations manager Terry Jordan says the use of a security alarm in tenanted properties can throw up its own issues.

He says in an owner-occupied property a generous premium discount is typically available



Installing a control panel can be as easy as plugging it in.



Motion sensors can be wireless or hard-wired.



Adequate locks are an essential part of security regulations for tenanted properties.

## IF YOU SAID THERE WAS AN ALARM AND IT WASN'T TURNED ON, EFFECTIVELY YOU ARE UNDER-PAYING YOUR PREMIUM

– TERRY JORDAN

when the property is alarmed. However, this discount applies to a contents policy and may not apply in a tenanted property.

Many insurers are making a move to include specialist landlord cover within the usual house policy, which in the event of damage caused by a break-in will “in some cases cover (limited) furnishings, drapes and white-ware,” Jordan says. But he cautions that if the property is rented furnished, landlords need separate contents cover.

He says in a landlord’s contents policy the market value of an item is generally what is covered and “not the replacement cost,” as is

typical in a homeowner policy.

So what happens when a tenant forgets to set the alarm? Jordan says their contents policy may not be covered, but that typically landlords cover will cover any damage to property (not contents) created by the burglar.

However, in the case of burglary in a furnished property he cautions, “If you said there was an alarm and it wasn’t turned on, effectively you are under-paying your premium.”

He says in this case the insurer will take into account whether it was habitually not turned on and a claim will be assessed on a case-by-case basis.

Jordan suggests deadlocks on doors, security stays on windows and bright exterior lighting will provide a minimum level of security for tenants, with a security alarm as an added recommendation.

### WIRED-IN ALARM SYSTEM

Installing a monitored alarm system is the traditional mode of increasing home security. A licensed consultant will discuss security needs

with the landlord – a three-bedroom home will typically require hard-wiring in a security pad with a SIM card in it (which sends out messages similar to a SIM card in a mobile phone device), several motion sensors, a live-streaming camera, reed switches (secured to doors or windows, which when opened send a message to the control panel), and an outdoor strobe

siren and indoor siren box or “localised” alarms. Some alarm companies also offer smoke sensors which can be added on to this basic kit.

Typically, this kind of set-up is monitored by a call-centre at the cost of around \$30/month, and control of the alarm system can be done remotely by the landlord – from a tablet or smartphone.

This means the landlord can see if the alarm is activated, turn it off or on, alerts can be received, and users managed.

ADT regional commercial manager Ben Clement says call-centre monitoring is another key component in ensuring the security of a property.

“We find when you are inaccessible it



Home automation technology can create a "lived in" feel and deter would-be burglars.

corresponds with when you are most at risk (of burglary)," Clement says. "If it's 2am do I wake the neighbours or ring my elderly mother?"

He says property protection is one of the main benefits of a monitored system.

Additionally, the landlord will be alerted when smoke alarm batteries are low. And if the smoke alarm is set off? "We can actually get the fire department out a lot sooner."

There are other benefits of alarming your rental says Clement, "Conceivably you can attract a better class of tenant if you have an alarm."

But what happens if your tenant moves on, taking the alarm code with them? Easy, says Clement: "If you are the property owner you can have as many users on that platform as you like

**IT IS REALLY IMPORTANT TO GET SOMETHING THAT WILL WORK WELL INTO THE FUTURE**  
- NICK BUTLER

- if the tenants move out it is just a matter of closing off those numbers and re-assigning new accessibility for new tenants."

**DO-IT-YOURSELF**

Self-install alarm kits are big news, with Spark's Morepork DIY alarm and video-monitoring

system recently hitting the shelves. The Morepork kit is a suitable system for tenants who wish to monitor their home without putting holes in the walls - or alternatively can be suggested to tenants by landlords who do not wish to fork out for an alarm. Full control and ownership of the product is retained by the user, which Spark Smart Living general manager Jemma Croombs says is "really good for renters."

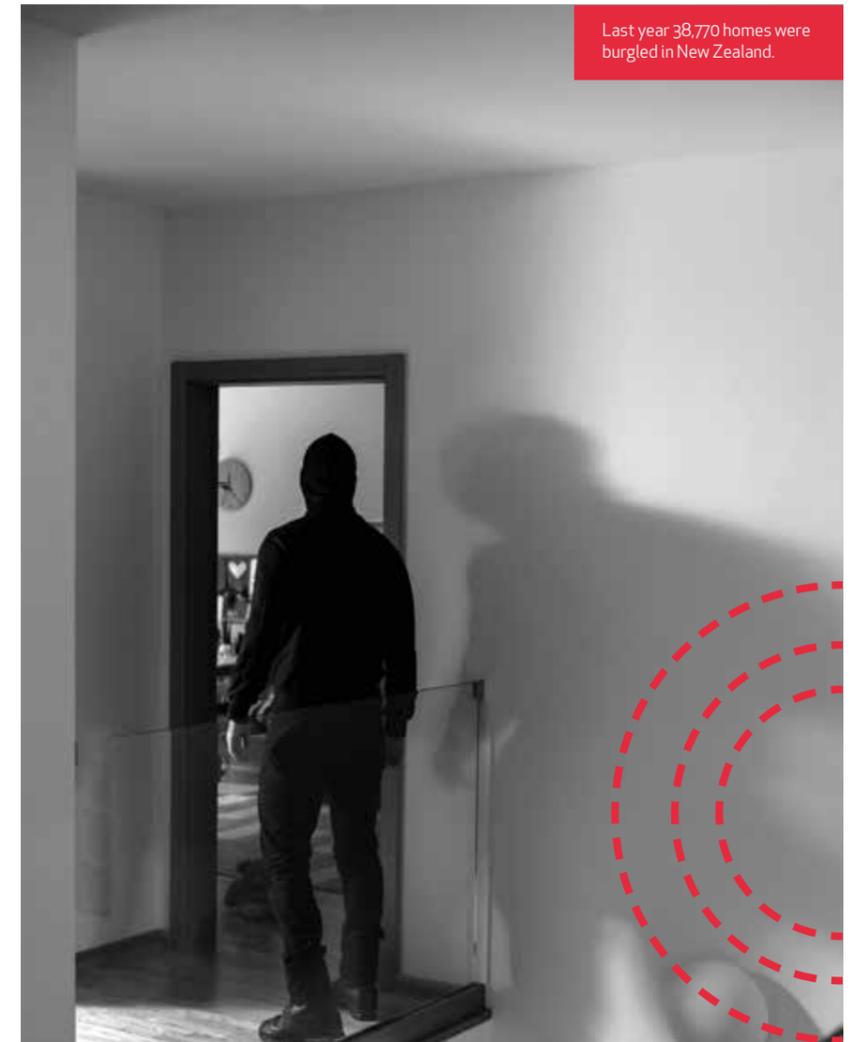
But what about those savvy landlords who wish to install and monitor their own kit? Security Alarm Services director Nick Butler says it is a straight forward and cost-effective option. A basic system is the same as a traditional system, except it is wireless and

doesn't require an electrician. The control panel plugs into a regular power outlet and the wireless sensors, reed switches and localised alarms are easily screwed in or stuck down with heavy-duty double-sided adhesive tape.

"You have a SIM card in the alarm unit and if there is an intrusion it is activated and will send a message to the tenant and landlord - you can store up to five mobile phone numbers," Butler says.

Smoke detectors and flood sensors can be added to the kit, and if alerted will send a message with the location of the sensor which was triggered.

Butler says the advantage of this system is that it doesn't need to be connected to a landline



Last year 38,770 homes were burgled in New Zealand.

as some traditional systems do. He says Security Alarm Services have a new product launching soon which will be compatible with the 3G network - allowing faster communication. He says it is a New Zealand first and will have a much longer lifespan than products designed for the existing 2G network.

"It is something that we are trying to communicate to our customers - it is really important to get something that will work well into the future."

**SMART FUTURE**

A move towards smart technology in homes means in the near future anything electronic (or wireless) in the home can be automated and controlled remotely - from anywhere with WiFi access. ADT marketing manager Michael Baird says: "I wouldn't be surprised if in the near future home automation systems will be the most common type of security system going into houses in New Zealand."

Current home automation technology means that from the touch of a smart device you can activate a 'welcome home', 'night time'

or 'vacation mode'. You might programme your 'welcome home' mode to disarm alarms, activate certain lights, adjust the heating/cooling and play your favourite music, while an 'away' or 'vacation mode' might set alarms, activate certain lights to come off and on randomly each evening, close the blinds at night and generally give your house a "lived in" appearance.

Key-less entry is another technology which can be integrated into the smart home. ASSA ABLOY New Zealand product manager Dougall Cameron says Yale digital door locks can be activated by a fingerprint, smart card, keypad or even "prox dots", a simple sticker that can be attached to mobile phones or key rings and programmed into the lock to grant access when presented. But what happens when a tenant vacates the property? "When tenants vacate the property there is no requirement to change locks or worry about how many unknown keys might be out there," Cameron says. "The landlord can access the property via a master key that they retain and follow a very simple process to change the user codes ready for the next tenant." ■