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# Home Insurance

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## 4 ways hoarding puts homes at risk

The problem is much worse than mere messiness or disorganization, and too much clutter could cost you your homeowners policy.

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**Hoarders** have another reason to get help: Being a hoarder could hinder the ability to get or keep homeowners insurance.

The potential pitfalls in the homes of hoarders -- people who can't stop acquiring items and have a hard time getting rid of their belongings -- include fire and injury. As a result, hoarders are at a higher risk in the eyes of a home insurer, says Loretta Worters, vice president of the [Insurance Information Institute](#).

The link between hoarding and homeowners insurance could affect you, your family, your friends or your neighbors.

Jeff Szymanski, the executive director of the [International OCD Foundation](#), says the disorder of hoarding has come to light since 1993, with more research and education about the condition. Although it's difficult to determine how many people are affected by the disorder, he says there are an estimated 5 million hoarders in the United States.



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Homeowners insurance is important to hoarders who want to protect their belongings, but Szymanski says the condition is so debilitating that some can't set priorities, and they struggle with making decisions.

"They understand the value of homeowners insurance," he says. "They can't act on it, because there are too many other things that feel equally urgent to them."

Hoarders' cluttered homes often are the focal point for the condition as their stuff takes over their residences. Hoarding homeowners:

- **Can't use entryways or rooms.** "They can't cook in the kitchen. They can't eat at the kitchen table," Szymanski says. "The level of clutter in their house is really impairing their ability to do day-to-day functioning."
- **Fill their attics to the point of potential collapse.** An accumulation of boxes as well as newspapers and books -- the most commonly hoarded items -- can lead to severe stress on structural components, Worters says. The floor systems can sag, crack or even collapse, causing damage to a home and its occupants.



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### TOOLS

TV shows like "Hoarders" have brought greater attention to the condition. Nicki Kopassis, an agent with Farmers Insurance in Virginia Beach, Va., remembers visiting a home where the yard was crammed with so many items that liability concerns prevented a policy from being written. And that was before "hoarder" was a frequently used term.



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But insurers often don't know whether a person is a hoarder because the insurers' representatives don't normally inspect a home's interior before an insurance policy is written, Worters says. If the outside looks OK, a hoarder homeowner could obtain insurance even if piles of junk fill the interior.

When homeowners insurance policies are written or denied, or when a claim is made, no category designates the policyholder as a hoarder. But in the case of a claim, an insurance adjuster would visit the home and notify the agent if the condition of the property is poor enough for the policy not to be renewed, Kopassis says.

"While contracts do not exclude hoarding, the policy most likely would be non-renewed, or you would pay a higher premium," Worters says.

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#### Four reasons for risk

Here are four key reasons hoarders are a higher risk for homeowners insurers:

- 1. Fire.** The accumulation of materials around the home could increase the risk of a blaze, Worters says. The top causes of fires are related to cooking, heating and electricity. In the kitchen, an accumulation of grease, food items and trash increases the potential for a fire. Paper or other flammable materials near heating systems or electrical wires boost the risk of fire and also burn quickly, Worters says.
- 2. Liability.** If a friend or family member is injured in a hoarder's home, a claim could be filed against the homeowner's policy. The potential for injury is one reason it's common for hoarders' homes to be condemned, Szymanski says.
- 3. Blocked exits.** Possessions that obstruct or block exits could make it more difficult to escape during an emergency and more difficult for public safety personnel to enter a home. Szymanski says he recently talked with a daughter whose mother, in her 60s, broke her leg crawling through her bedroom window because clutter was blocking a door.
- 4. Poor maintenance.** Hoarders are likely to delay addressing roof leaks and electrical, heating or plumbing problems, which can lead to a greater number of claims, Worters says. In many cases, the heating equipment no longer functions because of blocked vents or equipment. She says occupants will use kerosene or space heaters, which create an immediate fire hazard because they usually are placed amid newspapers and other combustible materials.

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