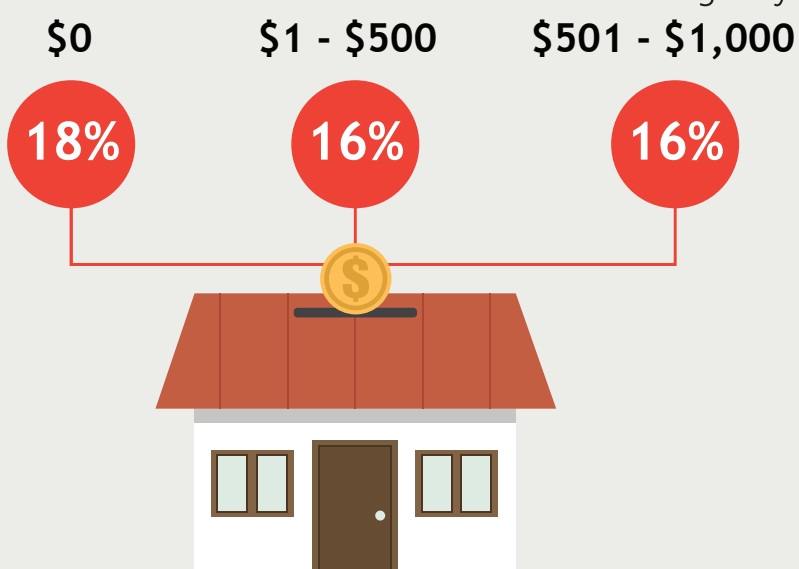


HomeServe USA Biannual State of the Home

Are you prepared for an emergency? Chances are that you or someone you know isn't ready to handle the unexpected at home. A recent survey of homeowners shows just how prepared—or, in many cases, unprepared—America's homeowners are in the event of a home emergency.

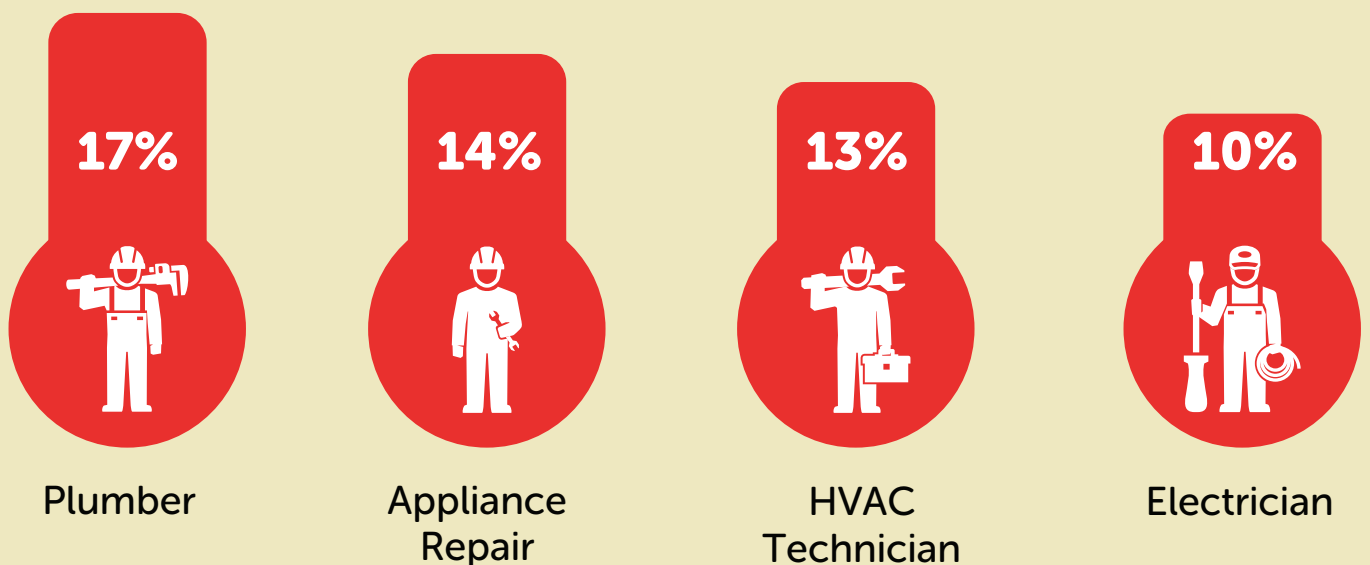
American Homeowners Aren't Prepared

Over one-third (34%) of homeowners have \$500 or less or no funds set aside to cover the costs of an emergency home repair.

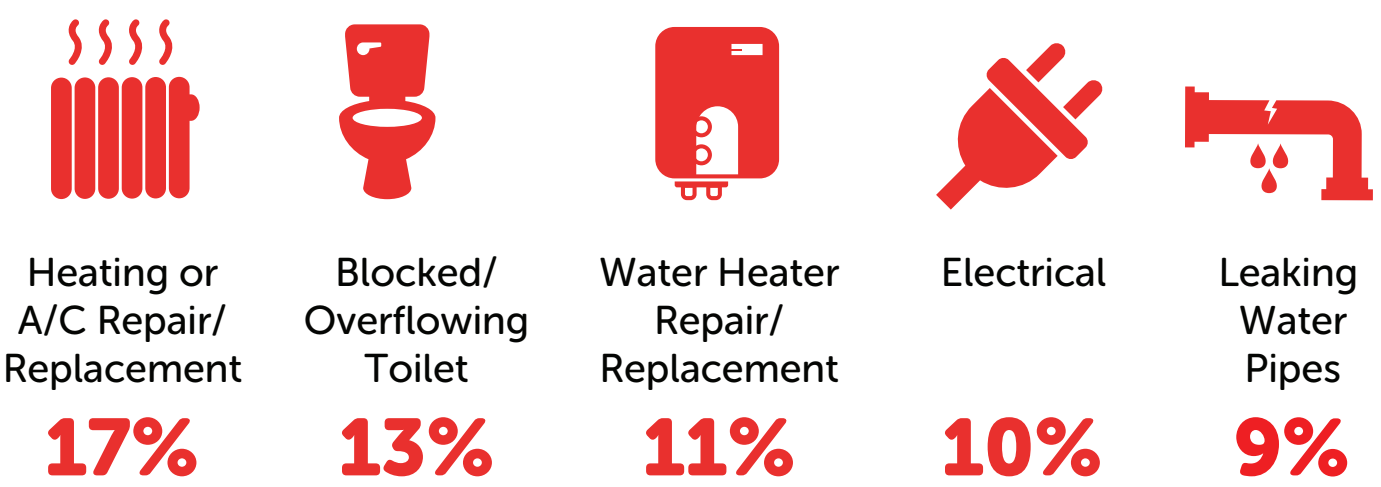


Homeowners with household incomes of less than \$50,000 per year are the most vulnerable - over half (57%) have \$500 or less or no funds at all set aside for unexpected home repairs.

Homeowners aren't just fiscally unprepared for emergencies – **37%** reported having trouble finding a contractor during a home emergency in a reasonable amount of time, including:



Home emergencies are all too common. **51%** of homeowners report having a home emergency in the past year.



Many homeowners don't know they are responsible for the costs of repairing a water or sewer line on their property.



- 88%** believe cities and towns should educate homeowners on their responsibility
- 13%** believed it's either the city or utility's responsibility
- 11%** incorrectly assumed their homeowners insurance would cover the bill
- 18%** didn't know who is responsible

HomeServe protects more than 3.4 million homeowners from the expense and inconvenience of home repairs. Visit www.homeserveusa.com to learn about our affordable coverage plans.



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Survey Methodology

This survey was conducted online within the United States by Harris Poll on behalf of HomeServe from February 22-26, 2018 among 2,037 U.S. adults ages 18 and older (1,389 homeowners). For complete survey methodology, including weighting variables, please contact homeserve@hkstrategies.com.