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The Price of Home Security by John Cherry

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Believe it or not, home security systems are not that expensive to own. Once you pay for the equipment, you will only have to pay for monthly monitoring, which can run you between $25 and $40 per month. If your system requires backup capability like a cellular or radio, you will have to pay an extra $10 per month. If you decide you need a remote control, which is completely optional, you can expect to pay an extra fee as well, which usually adds up between $85 and $200 per year. For those of you who have pets, you may be required to pay an extra fee for a pet alley, which can add up to between $50 and $300 more per year.

The cost of home security system equipment varies depending on the kind of equipment you have installed, the number of sensors your home requires and the size of your home. If you include fire protection in your setup, you will need to pay an extra $200 to $400 for installation and tack on about $5 per month extra for monitoring.

It usually takes between four and eight hours to install a home security system in a home that is approximately 1300 square feet. Larger homes are, of course, going to require longer installation times, even up to two days. The installation time is also dependent upon whether you have selected a wired system or a wireless system, the former taking much longer to install.

You will probably have to sign a contract with your home security monitoring company, which is typically between three and five years. Some companies offer month-to-month contracts, but these are fairly rare. When you are under a multi-year contract, you can be sure that your monthly cost will never go up during that time, but if you break your contract, you will have to pay significant costs.

Most companies give you two options when it comes to the equipment involved. You can either buy the equipment or lease it. If you buy a system, you will be purchasing the sensors, main control unit, motion detectors and any other components and when your contract ends, you will get to keep the equipment. If you lease the equipment, you will be billed on a monthly basis for the components and will end up paying between $300 and $500 each year.

While these costs might seem high when you look at it on a yearly basis, they really arenâ€™t bad when you break them down month by month. Most homeowners should be able to afford a security system of some kind, but to find out what is in your budget, you should contact your local security company to help you find whatâ€™s right for you.

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John is a shrewd consumer who writes about personal finance, home technology and home security topics like: a home security and a Los Angeles home security.

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