

Preparing Your Home for Winter

When temperatures drop outside, minimize potential risks by preparing your home—inside and out.

THE EXTERIOR

Turn Off Exterior Faucets

Undrained water in pipes can freeze, which will cause pipes to burst as the ice expands. Start by disconnecting all garden hoses and draining water that remains in faucets. If you don't have frost-proof faucets, turn off the shut-off valve inside your home.

Drain Your Lawn-Irrigation System

Drain sprinkler-system pipes and spigots to help avoid freezing and leaks. Your sprinkler service can assist.

Clean Your Gutters

This should be done every season, but right before winter can be the most critical time. More snow = more weight your home will have to bear. If gutters become too heavy, they could be pulled from your home. If you don't clean your gutters, your home could also suffer water damage as snow and ice melts and refreezes.

Have Roof Inspected

A very important step when preparing your home for winter. If you are unable to access your home's roof, you can have it inspected by a contractor to look for loose or broken shingles or other signs of possible stress.

Inspect Tree Branches

Scan your property for branches growing over the house, driveway or power lines.

Recaulk Your Windows and Doors

Re-caulking your windows and doors each year can help prevent water damage and heat loss. Make sure that you only caulk the outside perimeter of your windows and doors' molding. Use exterior silicone caulk because it is less affected by extreme temperatures.

Have the Furnace Checked

At the beginning of winter, hire an HVAC (heating, ventilation, and air-conditioning) contractor to make sure your furnace or boiler is operating safely and efficiently.

Test Your Sump Pump

Slowly pour several gallons of water into the sump pit to see whether it turns on. You should do this every few months.

Prevent Door Locks From Freezing

Spray a little powdered-graphite lubricant into each door lock (where the key goes) then turn the lock. The powder is sold at hardware stores and lubricates the pins inside the lock to prevent sticking.







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Change Houseplant Locations

Plants need care and maintenance. Move plants to a location that receives more sunlight.

Keep Your Home Heated to a Minimum of 65 Degrees

The temperature inside the walls where the pipes are located is substantially colder than the walls themselves. A temperature lower than 65 degrees might not keep the inside walls from freezing. Check the location for the main water shut off in your home. And refresh your memory on—or learn—how it works, in case you have to use it.

Open Hot and Cold Faucets Enough to Let Them Drip Slowly

In severely frigid temperatures, keeping water moving within the pipes will help prevent freezing.

Check That Fireplaces, Wood Stoves and Electric Heaters Are Working Properly

Make sure there are no combustible items near the heat sources and watch them closely, especially the first time in the season you use them. Keep your fireplace flue closed when you're not using it.

Ask a Neighbor to Check the House Regularly Any Time You're Away

If pipes freeze or if there's a water leak, quick action could mean far less damage

IF THERE IS A PROBLEM

Sometimes the unfortunate happens—but quick action can minimize the damage. It's likely that your standard homeowners insurance policy will have you covered for most deep freeze disasters.

- Don't wait for frozen pipes to burst. If your pipes are frozen, take measures to thaw them immediately, or call a plumber for assistance.
- If your pipes burst, turn off the water at the main water shut off.
- Properly dry and repair any water damage to help prevent potential problems with mold.
- Call your insurance professional as soon as possible.



