

10 TIPS TO GET YOUR HOUSE READY FOR WINTER

**Save money and live
comfortably even as
temperatures plunge!**

By Paul Hope • September 27, 2018

Single-digit temperatures and freezing water can wreak havoc on your house and yard. According to the insurance provider Munich Re, winter weather caused \$1 billion in insured losses in 2016. It didn't have to.

The first thing to know is that water damage—particularly damage linked to frozen and burst pipes—accounts for the lion's share of homeowners insurance claims.

"During winter months we recommend you wrap your pipes, keep your home at 65 degrees or more and know where your home's water shutoff is located, so you can quickly shut off your water in an emergency," says Rich Johnson, a spokesman for USAA insurance.

Following these important basic steps may stave off catastrophic water damage. But there's still money to be saved, and calamity avoided, by addressing other problem spots in and around your home.

Here, we've compiled 10 key tips for getting your house ready for winter, in order of importance.

1. PROTECT INDOOR PIPES

According to the Insurance Institute for Business & Home Safety (IBHS), a burst pipe can cause \$5,000 or more in damage. Pipe insulation, which you can install yourself around any exposed copper or PVC water pipe, costs as little as 50 cents per linear foot. Use it under sinks, in attics and crawl spaces, and on pipes along exterior walls. Pay special attention to basements, where 37 percent of all burst pipes occur.

2. INSULATE YOUR ATTIC OR CRAWL SPACE

Spending money to insulate your attic—exactly how much insulation you need varies by temperatures in your region—will save you money in the long run in two ways. You'll keep your home's heat out of the attic and in living quarters, where it belongs, and by keeping the attic cooler, you may prevent damaging ice dams from forming on your roof.

3. SERVICE YOUR FURNACE AND CHIMNEY

Fireplaces, chimneys, and heating equipment are some of the biggest causes of home fires, according to the Consumer Product Safety Commission. Have them serviced and inspected annually. Make sure the inspector examines the condition of the chimney—brick periodically needs upkeep to prevent water from leaking in—as well as the cap, which keeps heat-seeking animals out.

4. SWAP IN STORM WINDOWS

Remove and store all window screens. Install glass storm

windows, creating an insulating layer of air between your windows and the cold outside air. These also provide an added layer of protection against driving rain and snow during a heavy storm, even if you have newer, double-paned windows.

5. REPAIR LOOSE ROOFING SHINGLES

If you suspect your roof has loose, damaged, or missing shingles, have a licensed roofing contractor do an inspection and make repairs before the first snow. According to the IBHS, a single cubic foot of snow or ice can weigh 20 to 25 pounds. That pressure can cause loose shingles to shift further, allowing water or moisture to permeate your roof and leak into your home.

6. CLEAN AND INSPECT GUTTERS

Clogged gutters can cause water to back up and then freeze once temperatures drop. Keep gutters clear and properly connected to ensure that melting snow runs off your roof and through downspouts.

7. REPAIR PATIOS AND PAVERS

A loose patio stone or paving stone will only get worse over the winter as the natural freeze and thaw cycle of the soil hoists it farther out of place in a process called frost heave. Have loose stones reset by a mason or handyperson in the fall.

8. LOOK FOR AILING TREE LIMBS

A dead branch covered in snow can easily snap, endangering people below and potentially causing thousands of dollars' worth of damage if it strikes a roof, a porch, or siding. Before the first snow, have a reputable tree service, landscape contractor, or arborist remove any dead or ailing limbs.

9. SECURE OUTDOOR WATER SOURCES

Drain and store any garden hoses or sprinklers before the first frost to eliminate the chance that they'll freeze and burst. For hose bibs, shut off the water-supply valve inside your house or basement that feeds the line, then open the outdoor spigot (any water trapped inside will drain out). If you simply shut off the spigot itself, trapped water can freeze and cause a burst pipe inside.

10. MARK GARDEN BEDS, PATHS, AND DRIVEWAYS

After a heavy snowfall, it can be tough to see where driveways, flower beds, or walkways end and your lawn begins. Use fiberglass snow poles or driveway markers every several feet to line the edges of these areas. That helps provide a clear path whether you're blowing or shoveling snow yourself or you hire a professional plow driver.

