



How To Protect Your Home From Winter Weather

Use this checklist to prepare your home.

✓ SEASONAL PREP

ASSESS YOUR EXPOSURE

Geographic location, elevation, and age make your home more vulnerable to winter hazards. Southern regions are more susceptible to plumbing issues during extreme cold, while northern regions are more vulnerable to snow loads and ice dams.

PREVENT PLUMBING FROM FREEZING

- Insulate and seal penetrations around vents, plumbing, piping, and wiring that goes through an exterior wall of your home.
- Make sure your pipes are insulated in hard-to-reach places like attics, crawl spaces, and along all outside walls. Use pipe insulation to wrap pipes and faucets in unheated or minimally heated areas.
- Caulk and seal the exterior of your home around windows and doors.
- Add weatherstripping as needed around doors and windows, making sure you cannot see any daylight from inside the home.
- Temporarily cover any ventilated crawl spaces of your home.



WINTERIZE YOUR LANDSCAPING

- Keep tree limbs trimmed. Branches against or overhanging your home can damage your roof, siding, and windows.
- Shut down your pool and sprinkler system. Drain outdoor faucets, irrigation systems, and hoses.
- If you don't have frost-proof outdoor faucets (homes built before 2010 typically do not), turn off the valve for outdoor faucets inside your home or cover them from the outside.

TUNE UP YOUR HOME'S HEATING SYSTEM

- Schedule preventative HVAC maintenance and make sure the system is operating properly and efficiently.
- The technician should change any air filters, ensure the system can achieve its manufacturer-rated efficiency, and check that exhaust gases are being ventilated properly.

CLEAN YOUR CHIMNEY

- Hire a chimney sweep to clean it annually to prevent fires and prevent carbon monoxide from building up in your home.
- When not in use, close the damper to avoid warm air escaping.

PREVENT ROOF LEAKS AND ICE DAMS

Schedule a roof inspection **ahead of winter weather** so you're not left scrambling when a big storm hits and your roof starts leaking. Inspections should focus on these key areas:

Roof

- Inspect roof for aging or damage and repair leaks.
- Secure loose shingles.
- Check and repair any gaps or broken seals around vent stacks, chimneys, and corners.
- Look for missing or damaged fascia boards and repair/replace them.



Gutters & Drainage

- Inspect gutters and ensure they're secured to the home.
- Keep all drains, gutters, and downspouts free of yard debris that may restrict proper flow.
- Route downspouts to divert water at least 3 to 4 feet away from the foundation.

Attic

- Ensure you have adequate insulation with proper ventilation.
- Insulate all penetrations to the attic and attic access doors.

INSTALL SMOKE & CARBON MONOXIDE DETECTORS

Installation

Smoke Detectors

- Install inside every bedroom, outside of all sleeping areas, and on every floor (including basements and attics).
- Smoke alarms should be interconnected so when one sounds, they all sound.
- Make sure smoke detectors are installed high on the walls (12 inches from the ceiling) or near the center of the ceilings, and at least 10 feet away from cooking appliances. Smoke rises so smoke alarms will be most effective with this placement.

Carbon Monoxide Detectors

- NFPA recommends installing them inside every bedroom, outside of all sleeping areas, on every floor, and in other locations where required by applicable laws, codes, or standards. Also, include a detector near an attached garage, in case a car is left running.
- Detectors should be interconnected so when one sounds, they all sound.
- Always follow manufacturer instructions.

Maintenance

- Test at least once a month.
- Change the batteries every 6 months.
- Replace detectors every 10 years, or when the manufacturer recommends.

SERVICE YOUR GENERATOR

Proper maintenance is critical well before a major winter storm (when professional assistance may be unavailable, power lines are down, and access roads are blocked).

CHECK YOUR INSURANCE COVERAGE AND CREATE AN INVENTORY

- Know what your insurance covers and what it doesn't.
- Keep your insurance agent's contact in your phone.
- If you have a winter-related loss, you'll have to itemize losses for your insurance company. Take a complete inventory of your property and store it somewhere safely off-site.

BEFORE A WINTER EVENT

MONITOR THE WEATHER

- Find a reliable source for severe weather information. Follow the National Weather Service (NWS), Weather Prediction Center (WPC), and your local NWS office on Facebook or Twitter. Tune in to local news often when severe winter weather is forecast.
- Enable wireless emergency alerts on your cell phone.
- Purchase a weather alert radio that broadcasts emergency alerts from the National Weather Service, preferably one with a hand crank.



PREP YOUR HOME

To Help Prevent Pipes From Freezing

- Keep your thermostat set to at least 55°F (12.8°C).
- Open cabinet doors where piping is present, especially when pipes are next to an outside wall.
- Let all faucets drip during extreme cold weather.

To Prevent Ice Dams

- If you have an ice dam prevention system, turn it on before snow starts to fall.

Purchase

- Plenty of fuel for generators
- Snow removal equipment
- Deicing products for front steps and walkways

AFTER A WINTER EVENT

BEGIN REMOVING SNOW RIGHT AWAY

- Safety first! If it's warm enough and safe to go outside, fresh snow is easiest to clear. Shovel after each snowfall.
- Shovel or use a snowblower to clear your steps, sidewalks, and driveway of snow and ice and apply a deicer.
- Clear snow from your home's furnace exhaust vent.

PREVENT ICE DAMS OR SNOW LOAD ISSUES

- Clear snow from the roof of your home, shed, and garage. For safe removal that won't endanger you or damage your roof, hire a snow removal contractor.

IN CASE OF A POWER OUTAGE, USE YOUR GENERATOR

Using a generator poses certain risks that must be addressed for safe operation, including fire, damage to electrical equipment, carbon monoxide risk, and even injury or death to those operating the generator. Always follow manufacturer instructions.

Portable Generator

- Portable generators should be operated outside in a well-ventilated area. A garage may not provide enough ventilation. Use extreme caution when determining where to operate the generator.
- Portable generators should never run unattended and should be checked periodically (review manufacturer recommendations).
- Do not fuel portable generators while hot.
- Do not let snow accumulate on top.

Permanent Generator

- Permanent generators are more self-sufficient but should be monitored periodically when they are operating.

CHECK FOR DAMAGE INSIDE YOUR HOME

- Watch for signs of snow load damage, such as creaking sounds, a sagging roof, cracks in the ceiling or walls, water stains, and doors or windows that no longer open and close correctly.
- If water isn't flowing, you may have frozen pipes. Shut off the water supply and call a plumber to make repairs.

ASSESS ANY DOWNED TREES OR LARGE LIMBS

- If it's on your driveway or property, call a tree care professional.
- If it's on a road or sidewalk, call your municipal public works department.
- If a utility line is damaged or may become damaged, call the utility company. Stay away from any downed power lines.



IF YOU FIND SIGNIFICANT DAMAGE TO YOUR HOME

- Stay safe and contact your insurance agent.
- Document any losses.
- If it's safe to do so, remove property from any damaged area to a safe area out of the elements.
- Keep all receipts and documentation. Create an electronic file for this information in a cloud storage account so you can access it from anywhere.

