## Winterize your home with these 8 tips.



Winter will be here before you can say "pumpkin spice," so take the time to plan for a safe and cozy season. Prep your home for the snow, ice, and frigid temperatures around the corner. Get started now with these tips for winterizing your home.

- 1. **Clean your gutters.** Wait until the last of the leaves have fallen, and then thoroughly clean out your gutters. Clogged gutters can lead to icicles and ice dams, which can cause water damage in your home.
- 2. **Protect your pipes.** Frigid temperatures can lead to frozen, bursting pipes, especially in colder areas of your home, like the basement, crawl space, and attic. Insulate at-risk pipes with foam pipe insulation. It's easy to find at your hardware store and it's easy to apply. It can also help your plumbing be more energy efficient because water won't take as long to heat up.
- 3. **Have your furnace inspected and change the filter.** If your furnace needs repairs, it's better to find out now. And changing the filter at least once every three months will help your furnace run more efficiently and last longer.
- 4. **Block drafts.** Seal gaps around windows and doors to keep Old Man Winter from sneaking inside. There are several ways to make sure cold air stays out.
  - Apply weatherstripping and caulk
  - Install door sweeps to block gaps under doors, or use draft guards
  - Use a window insulation kit
  - Hang curtains with thermal insulation on larger windows
- 5. **Add insulation in your attic.** An under-insulated attic can lead to heat loss and high energy bills. Check to make sure your home's attic has plenty of insulation and install more if it doesn't. Fiberglass insulation is inexpensive and fairly easy to install yourself.

- 6. **Have your fireplace cleaned and inspected.** Wood fires leave a blackish residue on the inner walls of your chimney called creosote, which can be flammable. Also, in the summer months, birds and other critters can build nests in or on top of your chimney. Have a chimney sweep give yours a good cleaning so you can enjoy a cozy fire without any unpleasant surprises.
- 7. **Protect outdoor furniture and equipment.** If you have room in your garage or basement, bring your grill and patio furniture inside for the winter. (Safety note: If you have a gas grill with a propane tank, you must disconnect it and store it in your garage or in another outdoor storage area.) If you don't have room to bring your grill and furniture inside, purchase protective covers to keep them safe from the ice and snow.
- 8. **Trim tree branches.** Overhanging tree branches can fall on your home's roof if they become too heavy with ice and snow, damaging shingles, gutters, and more. Now's the time to trim back any tree branches that are too close to your roof.

Winterizing a vacation home involves a few more steps; see this winterizing checklist from our partner, Frankenmuth Insurance.

And for all the things you can't plan for, make sure you have a good homeowners insurance policy.