

Protecting Your Home from Winter Damage

Freezing temperatures, ice, snow and wind can cause severe damage to your home and property. If you live in an area that experiences harsh winters, here are some areas to evaluate to help protect your home:

Build Up of Ice and Snow on Your Roof

Ice dams occur when heat from a house escapes the attic and warms the roof. Snow on the roof melts and then refreezes, causing a ridge of ice to form and trap water on the roof. This water can leak into the home, causing major damage. Safeguard your roof by:

- Thoroughly clean gutters in the spring and late fall
 - Clogged gutters may allow ice to form and back up under the roofline
- Ensure continued ventilation of attic air, which should be 5-10 degrees warmer than outside
 - Make sure proper attic insulation is in place, which reduces snow melt on the roof
- Heavy ice and snow build-up on your roof can cause seepage or even a collapse
 - If snow accumulation is significant, hire a professional to "shovel" the roof

Plumbing Inside and Outside Your Home

- Plumbing located within exterior walls or unheated crawl spaces are most vulnerable to freezing or bursting
 - All interior pipes should be insulated or have wall insulation around them
 - Use weather -resistant insulation to protect exterior pipes
 - Cabinet doors under sinks should be kept open during a heavy freeze to allow heat to circulate around pipes
 - Properly insulate unfinished areas such as basements and garages, where pipes may be exposed
 - Disconnect exterior hoses from their faucets and install frost-free hoses and hose
- Hire a professional to winterize outdoor sprinkler systems and remove all residual water
- Keep your thermostat set at a minimum of 55 degrees in the winter
- Install a low temperature alarm if you are away often
 - It will activate your alarm system if the home temperature falls below a pre-set level
- If you suspect a frozen pipe, shut off the water main source and call a plumber

Fireplaces, Furnaces and Heating Systems

- Poor maintenance of heating systems can cause fire, puff-backs and smoke damage
 - Clean chimneys and flues on fireplaces and stoves annually
 - Service and clean gas fireplaces annually
 - Service furnaces and boilers at least once a year





- Check for scorch marks from baseboard heaters on interior walls
- Use a fire screen to control flying embers and burn only seasoned hardwood to reduce the potential for creosote buildup.
 - Place ashes in a metal container and remove from the house immediately
 - Never put ashes in or near the trash
- Keep portable space heaters at least 3 feet away from flammable objects, such as window treatments, furniture and bedding
 - Do not use extension cords to power the unit
- Change smoke and carbon monoxide alarm batteries every six months. Replace detectors after 10 years

Emergency Access

- Severe weather could impact access to your home in the event of a fire, medical or other
 - Your house number should be clearly marked at the front of the home
 - Contract a snow removal service which guarantees snow removal after every 6 inches of accumulation

Exterior of Your Home:

- Ensure the ground slopes away from your home on all sides, including patios and walkways
 - If the grade cannot easily be altered, consider installing swales, berms or drains on the upslope side of your home to divert water away from your foundation
 - If your driveway slopes towards your home, make sure there is a drain near its lower edge that captures and diverts water away from the foundation
- Annually clean and inspect gutters and downspouts
 - Ensure downspouts extend at least 6 feet away from the foundation
 - For downspouts tied in to underground lines, ensure the drain lines are clear and free of debris
- Ensure basement window wells and doors have watertight seals and that window wells remain clear of debris and leaf litter that could block drains
 - Consider installing covers over window wells to keep them clean and dry
- Trim dense shrubs and plants in close proximity to your home so the soil is exposed to sunlight and able to dry
 - Make sure garden borders, debris or mulch do not create dams that hold surface water next to the house
- Look for voids, depressions or other evidence of soil settlement near your foundation that might allow water to pool
 - Fill these areas with solid compactable soil, like clay, so that there is a constant slope away from the foundation
- Look for cracks in your foundation wall
 - Hire a contractor professionally seal or repair any that might allow moisture to penetrate in to the basement
- If you are in an area with a high-water table, consider flood-proofing your basement by sealing the exterior surface or installing footing drains





Interior of Your Home:

- Install, maintain and service sump pumps annually
 - Ensure all pump discharges are clear and downslope from the home
 - Having multiple pumps is preferable to relying on a single pump.
 - Consider a back-up power supply such as a battery back-up or generator, so your pump will continue to operate during power outages
 - Consider installing a high-water alarm on your sump pump that will notify you and your alarm company if the pump
 - At least twice per year and before the winter/wet season, test the sump pump to ensure it is operational
- Ensure all basement drains are clear and free of debris
 - Consider installing a back-flow check valve on any basement sewer lines to prevent back-up of sewer if municipal sewer systems become overwhelmed
- Consider installing an automatic water shut-off device that will detect plumbing leaks and close the main water supply line valve
- Elevate all valuable contents in your basement above the floor level

