

Contact Us:

Larry S. Helms & Assoc
Insurance Services
704-893-2793
LarryHelms.com

Larry S. Helms
& Associates
INSURANCE SERVICES

Remember to prep your yard and home's exterior!

Put away lawn and garden equipment.

Pick up anything in the yard that could be damaged by cold or snow, such as garden tools, hoses and nozzles, and patio furniture and accessories. Run your lawn mower until it's out of gas, if possible.

Lawn maintenance.

Fall is the perfect time to divide or move perennials. Remove dead annuals and mulch hardy perennials.

Clean garden tools before storing for the winter.

Trim trees so that branches don't hang over the roof, and keep heavy, dense growth away from siding.

Fall is a good time to aerate your lawn; it will allow moisture and nutrients to get into the roots.

Pick up a paintbrush.

Fall is a great time to paint your house's exterior if necessary, sealing all surfaces before winter's moisture has a chance to do damage.

General cleanup.

Rid your home/garage of accumulations of old newspapers and leftover hazardous household chemicals.

Examine the grounds of your property.

Damaged walkways, drives, and steps are a hazard year round, but their dangers are compounded when the weather turns icy.

Fall Home Preparation Tips

Fall is the perfect time to inspect your home's systems and make repairs before Winter's cold weather sets in. Below are some general tips to keep your home and family warm, safe and comfortable this winter.



Get your heating system in order. Schedule your fall HVAC checkup.

Head-off gas problems. Keeping a gas heater in good shape is both a safety and a cost issue.

Prepare your fireplace. Even if you use your fireplace only occasionally, you should check it annually for damage and hazards.

Keep the humidifier humming. Bone dry winter air is bad for your health, and it can make fine wood more prone to cracking.

Keep the wood fires burning brightly. Wood burning stoves are a great way to add atmosphere and warmth to your home.

Smoke and CO detectors. Replace the batteries in each smoke and carbon monoxide (CO) detector, then vacuum them with a soft brush attachment.

Fire extinguishers. Every home should have at least one fire extinguisher rated for all fire types (look for an A-B-C rating on the label).

Fire escape plans. Every bedroom, including basement bedrooms, should have two exit paths.

Clean your gutters. Debris in your gutters can easily divert water onto the roof or siding, setting the stage for mold and rot and dramatically shortening the lifespan of shingles and paint.

Get on top of roof problems. Inspect your roof from top to bottom, using binoculars if necessary.

Check weatherstripping, caulking and drafts. A home with air leaks around windows and doors is like a coat left unbuttoned. Gaps in caulk and weather-stripping can account for a 10% of your heating bills, according to the U.S. Department of Energy.

Repair leaky faucets now. Examine faucets in the kitchen, bathrooms, and utility room locations for leaks.

Attic. Check the attic to make sure the insulation is installed properly. Pests love attics because they are full of nice warm insulation for nesting, and they offer easy access to the rest of the house.