

Time for Winter Prep



Outside House Tips

Check the Roof - Leaks can eventually damage the wood sheathing and rafters below your shingles, leading to expensive repairs at a time when they're difficult to make. 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.

Clean and Inspect Gutters - Clogged gutters can cause water to back up and then freeze once temperatures drop.

Divert water - Water can cause problems for homeowners, whether it be a minor inconvenience or damages rising into the thousands. Check all your downspouts and foundation areas for drainage issues.

Re-caulk your windows and doors - Re-caulk your windows and doors each year to prevent water damage and heat loss.

Indoor Tips

Protect Indoor Pipes - According to Home Advisor, a burst pipe can cost \$500 to repair and can cause as much as \$3,000 in additional damage.

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.

Check 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.

Get your furnace serviced - Investing in an annual service for your home heating system will save you money in the long run. The inspection also measures carbon-monoxide leakage.

Replace Furnace Filters - A dirty filter reduces heat and airflow, which can lead to expensive repairs.

Plug the Leaks - The swiftest savings come from sealing air leaks in your home's walls, windows, and especially its duct work.

Reverse your ceiling fans - As most people learn in school, warm air rises. Reversing the direction of each of your fans will create an updraft, which, in turn, will push down any heated air pressed against your room's ceiling.

Sources: consumerreports.org/home-garden/home-maintenance-repairs/tips-to-get-your-house-ready-for-winter-a1063886384/, consumerreports.org/home-garden/home-maintenance-repairs/fall-chores-you-shouldnt-ignore-a2374095408/, bankrate.com/insurance/homeowners-insurance/prepare-for-winter-weather/, and kiplinger.com/slideshow/real-estate/t029-s001-12-ways-to-prepare-your-home-for-winter/index.html

Yard Tips

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.

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.

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.

Deal With the Leaves - Fallen leaves can kill grass when they're matted down by snow or leave stains on decks or walkways. Leaf piles can also attract rodents.

Drain the fuel from your small gas-powered engines - Gasoline doesn't last forever. In fact, it decomposes quickly. When this happens in a small engine (such as a lawn mower or weed eater), it can cause the engine's carburetor to gunk up, which means you may not be able to get it started again when winter is over.

Turn off exterior faucets - Faucet winterization is important for preventing burst pipes. Leaving your faucet unprotected can lead to flooding and water damage in your house.

Undrained water in pipes can freeze, which will cause pipes to burst as the ice expands.

Drain your sprinkler system - Winterizing your sprinkler system is an important part of preparing your home for cold weather.

Sources: consumerreports.org/home-garden/home-maintenance-repairs/tips-to-get-your-house-ready-for-winter-a1063886384/, consumerreports.org/home-garden/home-maintenance-repairs/fall-chores-you-shouldnt-ignore-a2374095408/, bankrate.com/insurance/homeowners-insurance/prepare-for-winter-weather/, and kiplinger.com/slideshow/real-estate/t029-s001-12-ways-to-prepare-your-home-for-winter/index.html

Check your insurance coverage!

The period right before winter is usually a good time to talk to your home insurance company to review your coverage. If you have done renovations recently that could add value to your home, make sure the added value is covered by your policy in case anything happens during the season. You may also want to confirm how your policy would cover potential winter damage, like ice dams, fires or damage from tree branches. Each type of home insurance covers different losses. Understanding how your policy would potentially cover damage before it happens could help you spot potential gaps in coverage.

Source: bankrate.com

Halloween!



Learn more about Halloween! Source: daysoftheyear.com/days/halloween/

[LarryHelms.com](https://larryhelms.com) - Our Team can find the right solution for you!

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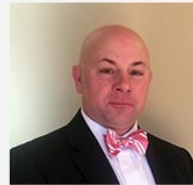
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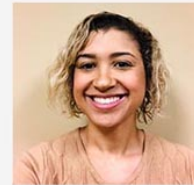
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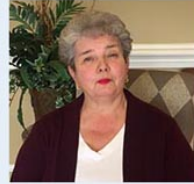
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