



Bulletin #5

MSH NEWSLINE

Special Bulletin

Winter Tips for Homeowners

Maintain Gutters

Remove leaves, acorns, sticks and other debris from gutters, so melting snow and ice can flow freely. This can prevent ice damming - a condition where water is unable to properly drain through the gutters and instead seeps into the house causing water to drip from the ceiling and walls. You may also consider installing gutter guards which are screens that prevent debris from entering the gutter and direct the flow of water away from the house and onto the ground.

Check Insulation and Heating

Add extra Insulation to attics, basements and crawl spaces. If too much heat escapes through the attic it can cause snow or ice to melt on the roof. The water re-freezes causing more snow and ice to build up. This can result in a collapsed roof, and can contribute to ice damming. The attic should be five to ten degrees warmer than the outside air. Well-insulated basements and crawl spaces will also help protect pipes from freezing. The temperature in your house should be at least 65 degrees. The temperature inside the wall where the pipes are located is substantially colder than the walls themselves. A temperature lower than 65 degrees will not keep the inside walls and pipes from freezing.

Know Your Plumbing

Learn how to shut the water off and know where your pipes are located. If your pipes freeze, time is of the essence. The quicker you can shut off the water or direct your plumber to the problem, the better chance you have to prevent the pipes from bursting.

Maintain Pipes

Wrap pipes with heating tape and Insulate unfinished rooms such as garages that frequently have exposed pipes. Also check for cracks and leaks. Have them prepared immediately to prevent much costlier repairs. If your pipes burst, first turn off the main water pipes and mop up the spills. Remove any carpet or furniture than can be further damaged from seepage. You don't want the water to do more damage than it already has.

Check Heating Systems

The proper use and maintenance of furnaces, fireplaces, and wood-burning stoves can prevent fire and smoke damage. Have furnaces, boilers and chimneys serviced at least once a year. Remember to close the flue in your fireplace when you're not using it. Make sure that smoke and fire alarms are working properly and consider installing a carbon monoxide detector.

Take Special Care When You Leave

If you are not going to be in your primary or secondary home this winter for an extended period of time, have the water system drained by a professional to keep pipes from freezing or bursting. Also, have someone check on your home on a regular basis. Leave them your agent's contact information so if there is a problem it can be fixed quickly lessening any damage. Activity at your home will also reduce the likelihood that it will be burglarized.

Also, please keep in mind that damage to homes caused by flooding is usually excluded from most standard homeowner's policies. Ask your independent agent about more information regarding Flood insurance as well as specific advice about winter-proofing your home.
