

# The Complete Winter Home Maintenance Checklist



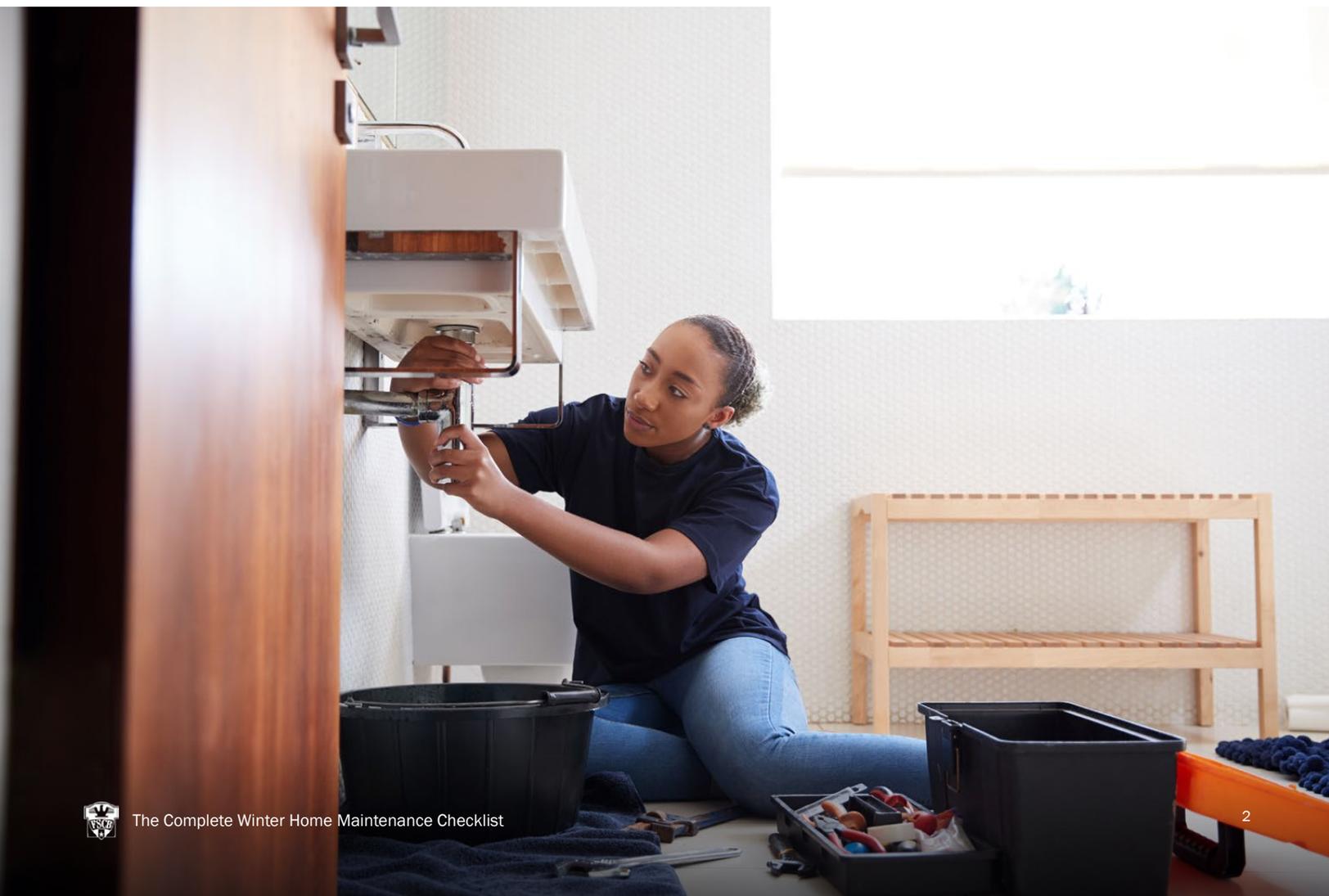
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# Introduction

As winter approaches, homeowners have more to worry about than shoveling their sidewalks and decorating for the holidays. Colder temperatures and harsh outdoor elements can cause problems for your house if you don't take proper maintenance steps to get ready for the season ahead.

It might be tempting to ignore those winter maintenance needs and cross your fingers that everything works out fine, but the reality is that home maintenance won't take care of itself—and if you ignore the problems facing your house, you're likely setting yourself up for bigger, more expensive headaches down the road.

In the case of winterizing your home, you not only protect your home from damage by ice, wind, and other harsh elements, but you can also lower the cost of heating your home, which saves you money on your utility bills.

From shutting off outside faucets to changing your furnace filter, this checklist will make it easy to address all of your home's winter prep needs, while also prepping your furnace and other appliances to make it through the fall and winter months.

**This checklist will make it easy to address all of your home's winter prep needs.**



# The Savings Benefits of Winterizing Your Home

When you own a home, it's easy to feel like the maintenance tasks and costs are endless. Each season brings new projects, repairs, and maintenance needs that can make even happy homeowners fond of the days when they were naive renters who could call their landlord whenever a problem popped up.

But making the effort to winterize your home does come with benefits of its own. First and foremost, it prevents ice, wind, and other elements—such as melting snow that seeps into your home—from causing damage to your roof, siding, windows, and even your home's interior. This damage can be very costly, jeopardizing the significant investment you've made into owning a home.





At the same time, a number of winterizing steps improve your home's insulation and heating efficiency, which can make a not-so-subtle difference in your winter heating bills; experts estimate that heat loss through your home's windows can account for [10-25 percent](#) of your overall heating budget. Basic winter maintenance tips can help you keep these wasted costs to a minimum.

And even when certain maintenance tasks—such as a winter furnace cleaning—don't carry imminent implications for your health and your checking account, keeping up with these routine tasks can extend the life of your appliances, improve their efficiency, and reduce your operating, maintenance, and replacement costs.

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# Your Complete Winter Home Maintenance Checklist

The simplest way to approach winter maintenance is to break down your tasks by category. Here are a few broad focus areas you'll want to tackle, along with individual items you can check off as you go.

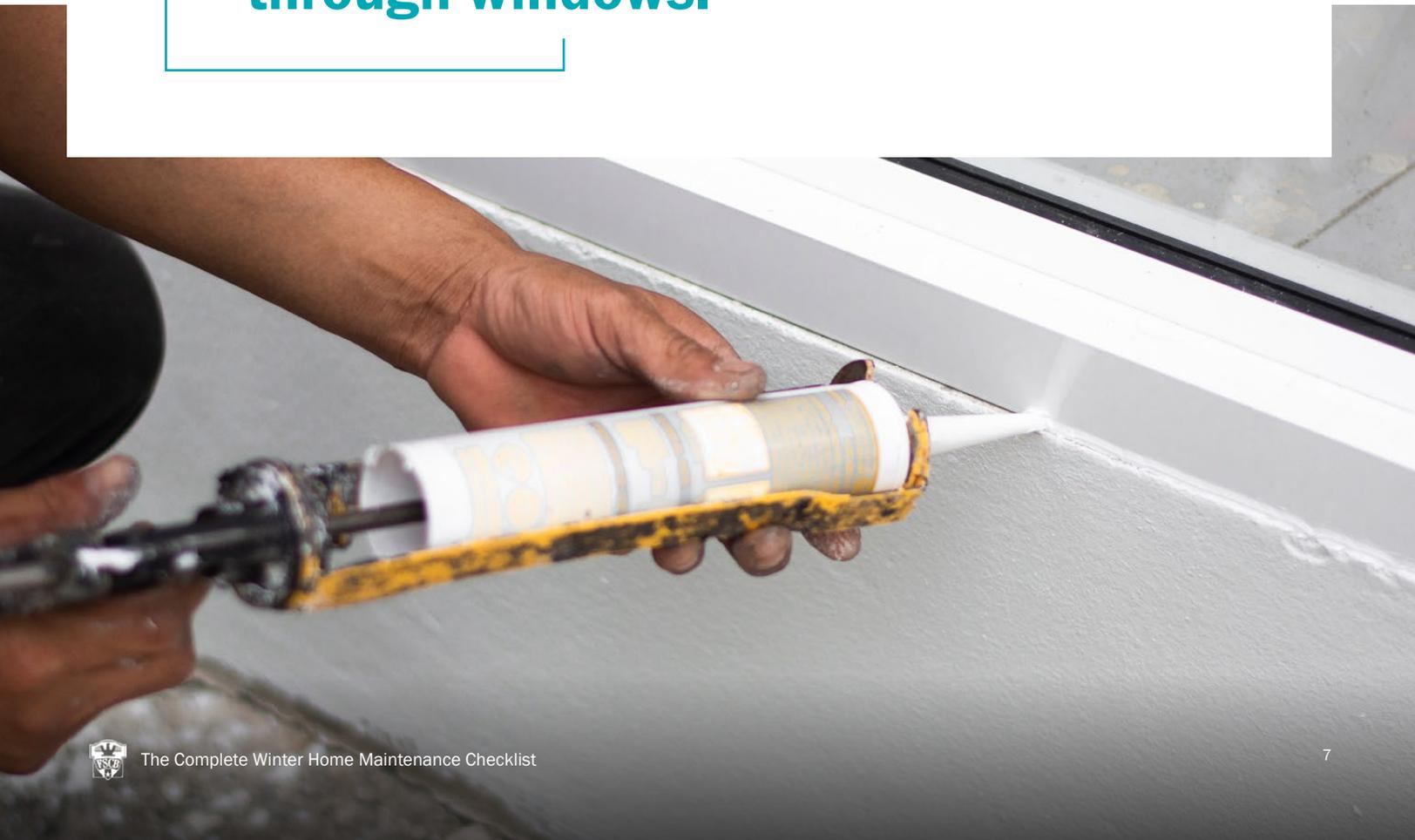
## Windows, Doors, and Points of Entry

- Replace worn weather stripping around doors and windows.** These gaps and drafts can reduce your indoor heating efficiency and create an entry point for damaging ice and water.
- Re-caulk windows and doors, both inside and out.** Be sure to use an exterior caulk that is tested for cold weather.
- Replace screen doors with storm doors for extra insulation.** The extra layer of protection created by a storm door will reduce heat loss from your doorways.
- Consider installing window insulation film to reduce heat loss.** Insulating film still allows light to enter your home, but it provides a strong defense against heat transfer through windows, which is one of the most common forms of heat loss during the winter.



- If you discover drafts around light switches, outlets, or other points of entry, use spray foam to seal up the draft.** Spray foam is cheap and easy to install, and it can expand to fill any gap or crack.
- Consider upgrading your windows if they're thin, aging, and/or showing signs of rot and decay.** Older windows also probably have thinner panes that allow far more heat transfer than modern replacement windows.
- Install window coverings to slow heat transfer.**

**Insulating film still allows light to enter your home, but it provides a strong defense against heat transfer through windows.**



## HVAC

- Hire an HVAC professional to clean your furnace ahead of the high-usage winter months.** A cleaning will improve your furnace's heating efficiency, which will reduce heating costs. Plus, it will reduce your risk of a breakdown during the winter.
- Replace your furnace air filter, if you haven't done so within the past three months.** A clean filter will improve your heating efficiency and reduce the workload placed on your furnace.
- Uninstall window air conditioners, and place a protective cover over exterior AC units when you're done using the appliance for the summer.** Remember to shut off power to the unit first so that it doesn't accidentally turn on while wrapped up.
- Tune up your water radiator, if you use one.** This tune-up will keep your radiator efficient as temperatures drop.
- Check your air ducts for leaks or breaks, and use duct tape or other products to close up these seals and improve your heating efficiency.** Sealing these leaks will greatly improve your heating efficiency.
- Bring in a chimney sweep to clean your chimney if you use fires to warm your home during the winter.** A clean chimney will allow proper ventilation of smoke during your winter fires.
- Ensure the chimney's flue is working properly to block any drafts into your home.** When not being used, the chimney's flue will prevent a draft from filling your home with cold air.
- Check all smoke alarms and carbon monoxide detectors.** Make sure there is a smoke detector in every bedroom in the home and a carbon monoxide detector on every floor.





## Lawn and Garden

- Prune trees to remove dead and low-hanging branches—especially branches over power lines.** Hire an arborist who can also recommend tree care tips ahead of the winter months.
- Clean up leaf debris in your yard.** By cleaning this debris, you'll preserve the health of your grass—and reduce the number of bugs in your yard come the spring.
- Shut off outdoor water spigots, as well as your [sprinkler system](#).** Detach the garden hose and store it for the winter.
- Move pots, lawn furniture, and other outdoor equipment into storage if it isn't built to withstand the winter elements.**
- Apply a winter fertilizer to your grass.** This fertilizer will help your lawn survive the winter and thrive next spring.

- Dig up flowers and other annuals, as well as garden plants.** Less decomposing matter will make for a cleaner yard come spring.
- Ensure gutter drains are properly installed to direct water away from your home's foundation.** High winds or other elements can knock these gutters loose, which can lead to water pooling near your home's foundation.
- Add dirt around the foundation of your house to improve the slope of the land.** By sloping the landscape away from the house, you can encourage the flow of water away from the house—and your foundation.

**High winds or other elements can knock these gutters loose, which can lead to water pooling near your home's foundation.**



## Roof and Gutters

- Clean leaf debris off of your roof.** Leaf debris can accelerate the deterioration of your shingles.
- Inspect your shingles for signs of damage.** If you identify isolated leaks, missing shingles, or other limited damage, replace shingles promptly.
- If the roof shows signs of widespread damage, contact your home insurance company for an inspection.** If your insurance company finds damage, it may pay for some or all of a roof replacement.
- Inspect flashing around chimneys, pipes, and other features on your roof, and replace/reseal as needed.** This can be a common source of leaks that cause hidden damage in your home.
- Clean out gutters, including downspouts.** Clogged drains can cause or exacerbate leaks in your home's roof or siding or even at its foundation.
- Consider installing gutter guards to prevent leaf debris from building up in the future.** This will save you the work of cleaning out gutters and prevent clogs from developing.



# Bonus Tips to Save Money and Enjoy the Winter in Comfort

Looking for even more ways to become a master of winter home maintenance? Consider these bonus steps:

- Tune up your snowblower before the season starts.** There's nothing worse than having your snowblower break down during a blizzard!
- Purchase ice melt or sand to shore up safety on slippery steps or walkways.** If you have pets, consider a pet-safe ice melt that won't harm their paws.
- Lower the hot water temperature in your water heater to reduce costs.** Like your indoor air, a lower hot water temperature can reduce your winter utilities costs.
- Invest in a smart thermometer to optimize your heating and reduce your furnace run time.** This simple piece of technology can recommend changes based on your heating and cooling behaviors, saving money all year long.
- Insulate your pipes to reduce heat loss and heating costs.** Some simple insulation can spare you from an expensive and messy burst pipe.
- Change your furnace filter more regularly to reduce your furnace's energy output.** The more often you change your filter, the less your furnace has to work to heat your home.
- Use a home heating and cooling audit to identify simple ways to improve your home's heating integrity.** This in-home service can identify sources of heat loss and provide you with a set of recommendations to optimize your heating and cooling efficiency.

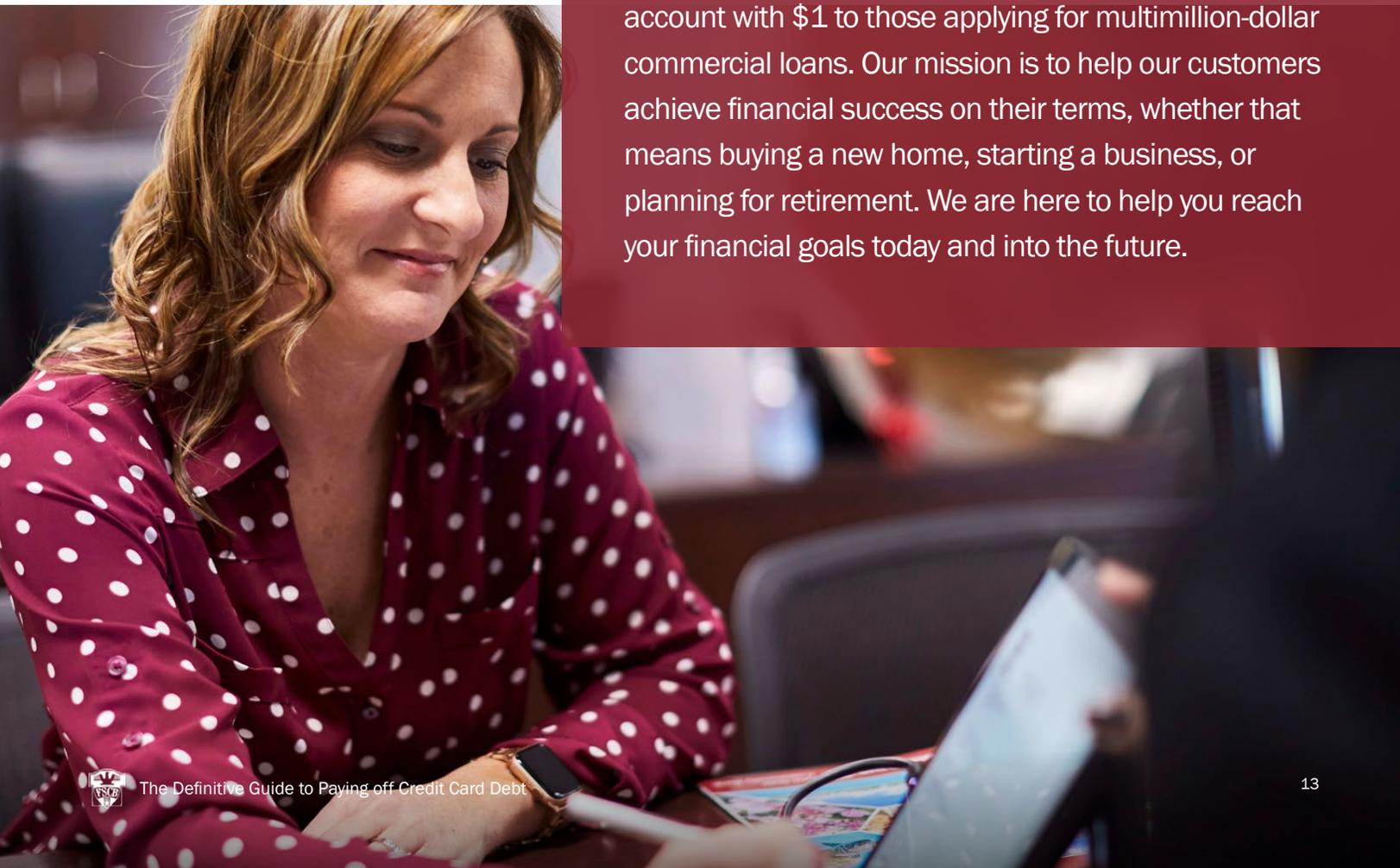


# Conclusion

Sure, owning a home can be a lot of work. But when you put in the sweat equity to preserve your investment into that property, all of that hard work comes with great rewards. Keep up on winter home maintenance to keep your home cozy and safe all winter long.

## About First State Community Bank

Since 1954, First State Community Bank has been a leading financial resource to residents and businesses across the state of Missouri. First State Community Bank has built its reputation on an unyielding commitment to delivering the best possible service to customers and partners, from the Junior Savers who open an account with \$1 to those applying for multimillion-dollar commercial loans. Our mission is to help our customers achieve financial success on their terms, whether that means buying a new home, starting a business, or planning for retirement. We are here to help you reach your financial goals today and into the future.



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you achieve those goals.

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