

Fall Preparation Tips for Your Home

Fall is the perfect time of year: the summer heat begins to fade, tree leaves don their vibrant colors, football games take over the weekend, and pumpkin-flavored everything hits the shelves.

However, the season also serves as a reminder that, as the days grow shorter and the leaves start to fall, it's the ideal time to look around your home and get prepared for the upcoming winter. Fall's mild temperatures and adequate daylight provide an opportunity to check the heater, repair gutters, and add extra insulation to the attic. An early autumn storm or blizzard is no time to learn you have leaks or other problems!

The [Insurance Information Institute](#) estimates that winter-related damage causes over *a billion dollars* in insurance losses annually. So, enjoy the nice weather and your pumpkin spice latte while you can. Just don't forget to look ahead. Make the necessary preparations to your home this fall and prevent your home from being a winter-storm statistic.

Fall Preparation Checklist:

- Have your heating system checked and cleaned.
- Inspect ceilings, windows and outer walls for cracks.
- Change air filters.
- Check your pipes and plumbing.
- Inspect your roof for wear or damage and clean the gutters.
- Install weather stripping and caulk around windows and doors.
- Seal up foundation and driveway cracks.
- Check your fireplace and chimney for cracks or leaks.

Look around your deck or patio and yard. Now is the time to clean and store seasonal outdoor furniture and flower pots, drain sprinkler systems, trim trees and shrubs, fertilize lawns and mulch gardens. Before your lawnmower goes into hibernation, schedule a time to have it serviced. If your snowblower needs some TLC after its summer break, bring it in with your mower and tackle two chores at once.

During fall it is also important to make sure your home is fire safe. Hundreds of fires break out each day during the autumn and winter months. Check your smoke and carbon monoxide detectors and make sure everything is working properly. The [National Fire Protection Association](#) warns that carbon monoxide poisonings also climb during the fall and winter months.

Smoke and Carbon Monoxide Detector Preparation Checklist:

- Install smoke alarms and carbon monoxide detectors in every bedroom, outside each separate sleeping area, and on all levels of the home.
- Test all smoke and carbon monoxide detectors and replace the batteries.
- Have all heating equipment and chimneys cleaned and inspected.
- Keep all flammable materials at least three feet from heat sources.

- Check fire extinguishers. Replace or have them serviced as needed.
- Know and practice home escape routes.

A vital preparation step for any season is to review and understand your [homeowners](#) or [renters](#) insurance policy. Make sure you know what is covered under your policy, whether you need to increase your coverage, or add additional coverage for the coming winter months.

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