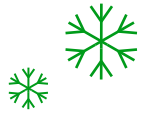


WINTER PREP ESSENTIALS FOR NEW HOMEOWNERS

(AND HOW TO AVOID COSTLY REPAIRS)



Sealing out drafts

- ☐ Add or replace weatherstripping around windows and doors
- ☐ Seal cracks with caulk or foam to cut down on wasted energy
- ☐ Check insulation in attics, basements, and crawl spaces

Protecting your roof and gutters

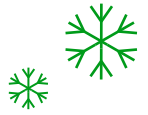
- ☐ Clear leaves and debris from gutters before the first freeze
- ☐ Inspect shingles, vents, and chimney seals for wear
- ☐ Replace old caulk around roof penetrations to prevent leaks

Safeguarding your plumbing

- ☐ Insulate exposed pipes in unheated areas (foam sleeves or wraps)
- ☐ Disconnect and drain outdoor hoses before freezing temps hit
- ☐ Check pipe insulation regularly to ensure it's intact

WINTER PREP ESSENTIALS FOR NEW HOMEOWNERS

(AND HOW TO AVOID COSTLY REPAIRS)



Keeping systems in shape

- ☐ Replace furnace filters every 1-3 months
- ☐ Schedule annual service for your heating system
- ☐ Lower water heater temperature to 120°F (if safe) to save energy

Budgeting for winter repairs

- ☐ Build an emergency fund to cover potential repair costs
- ☐ Review your insurance policy to confirm coverage for winter damage
- ☐ Plan for both preventative maintenance and unexpected surprises