



## **Protect Your Investment This Fall with a Few Home Chores Between Touchdowns and Turkey Leftovers**

The leaves have changed and are rapidly falling to the ground, creating another time-honored chore, raking, and providing hours of leaf fort entertainment for children in neighborhoods across the country. While many families would prefer to spend the weekends cheering on their favorite football teams, there are a few important maintenance tasks that should make their way onto every homeowner's Saturday "to do" list.

October typically brings with it the first crisp days of fall and the season's first frost. A little effort paid to home maintenance now, may save you time, money and headaches during the long winter months ahead.

- Take this opportunity to check out your exterior doors to determine if they are leaking cold air. While outside, survey your home's exterior walls and look for weather-related cracks or crumbling mortar. Wood trim and siding also can suffer from weatherworn paint and may have become loose, as can windowsills.
- Inspect your roof carefully to head off costly emergency repairs that may be needed during the winter. Keep an eye out for damaged or loose shingles, gaps in the flashing and mortar damage around the chimney. If you see or suspect any damage, contact a professional roofer to evaluate and repair the damage.
- Late summer and fall severe thunderstorms, can cause weak trees or branches to break and damage your home, car or power lines, in some cases weeks after the damaging weather has passed. Scan the wooded areas of your lot for large, dead branches, detached branches that are suspended in trees, cavities or rotten wood along trunks or split tree trunks. If you see anything that looks hazardous, contact a professional tree service.
- If you have an in-ground lawn sprinkler system, contact a professional company about servicing the system for the winter to avoid costly repairs due to burst pipes.
- Don't ignore your hose bibs and learn the location of your pipes as well as how to shut off the water. If your pipes end up freezing, you'll have a better chance of preventing a burst if you can quickly shut water off. It's also a good idea to check weather stripping and caulking around windows and doors, helping keep your home better insulated against the elements.
- Last but not least of your exterior fall home maintenance chores, keep your gutters clear. It's important to remove all debris so that water can properly drain, minimizing standing water and stalling the freeze and thaw expansion process that often occurs during colder months. If your lot is extremely wooded or you've had a problem in the past, consider installing gutter guards that prevent leaves and branches from entering your gutters and direct the flow of water away from the house and into the ground.

While you may be tempted to end your fall home maintenance check outside, a few simple interior checks also are warranted this time of year.

- Check pipes for cracks and leaks and have any damage promptly repaired and consider insulating unfinished rooms, such as garages, if they contain exposed pipes. And, maintain at least 65 degrees in your home.
- Before the cold weather strikes, take a look at your heating system to be sure it is in working order or have the unit serviced before the busy winter season. Check and replace appropriate filters and the batteries in smoke alarms and carbon monoxide detectors as well.
- Do a quick check of insulation in your attic, to prevent the cycle of water freezing and melting on your roof, a potential cause of roof damage, and basement and crawl spaces to ensure your space is well insulated and to prevent freezing pipes.
- Finally, clean out any dust that has accumulated in vents to reduce exposure to indoor pollutants and cut down on winter colds.