



Personal Risk Services

Winter Weather Bulletin

What can you do before winter weather arrives? Here are some tips to help protect your home and property from winter storms:

Winter weather preparation checklist:

- **Be prepared.** FEMA recommends a 72 hour supply of food and water for you and your family in the event that a winter storm knocks out power to your house and community. Prepare a disaster supplies kit – a collection of basic items your household may need in the event of an emergency. Learn how to build and maintain a disaster supplies kit. [ready.gov/build-a-kit](https://www.ready.gov/build-a-kit)
- **Before the cold weather sets in,** have your furnace or boiler inspected and serviced by a licensed HVAC contractor. Angie's List can help you find a contractor to best suit your needs.
- **Have your fireplace and chimney inspected** and serviced by a licensed contractor at least once a year. You can find a certified professional at The Chimney Safety Institute of America. [csia.org](https://www.csia.org)
- **Check trees surrounding your home.** Heavy snow and ice combined with strong winds can conspire to cause trees and branches to collapse. If you have concerns, contact a local tree care expert to assess the condition of trees in close proximity to your home.
- **Consider installing** an internet connected smart-home thermostat that will alert you to changing temperatures and possible frozen water pipes in your home.
- **Did you have icicles hanging** from your house last year? While they may be beautiful, this is a sign that you may have insufficient insulation. An ice dam is a build-up of ice that forms an edge on a roof and prevents melted snow from draining properly. When snow melts and is trapped behind an ice dam, the resulting water back-up can flow into a home causing massive damage to interior ceilings, walls, and floors. If you have concerns about ice damming, you can find a local, certified roofing contractor through The National Roofing Contractors Association. [nrca.net](https://www.nrca.net)
- **Make sure your gutters are clean** and clear of debris to ensure water can drain quickly from your roof area.
- **Prevent basement flooding** by directing water downspouts and splash blocks away from your home's foundation. Also, don't forget to clear leaves and accumulated debris from basement stairwell drains.
- **If you have a sump pump,** be sure to test it by pouring several gallons of water into the pump well.
- **Remember:** Keep anything that can burn at least three-feet away from heating equipment, like the furnace, fireplace, wood stove, or portable space heater.

Plan ahead and lower your risk

Winter fire prevention*

- Space heaters, whether portable or stationary, account for two of every five home heating fires in the U.S.
- The leading factor contributing to home heating fires (30%) was failure to clean, principally creosote, from solid-fueled heating equipment, primarily chimneys.
- Placing things that can burn too close to heating equipment or placing heating equipment too close to things that can burn, such as upholstered furniture, clothing, mattress, or bedding, is the leading factor contributing to ignition in fatal home heating fires and accounts for more than half of home heating fire deaths.
- Nearly half of all home heating fires occur in December, January and February.



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*Source: National Fire Protection Association

**Source: National Weather Service

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Did you know?

Watches, Warnings and Advisories - What do they mean?*

- **Winter Storm Watch:** A watch means that severe winter conditions, such as heavy snow or ice, may affect your area, but where, when and how much is still uncertain. National Weather Service (NWS) issues a watch to provide 12 to 36 hours notice of possible severe winter weather. A watch is intended to provide enough lead time for you to prepare.
- **Winter Storm Warning:** NWS issues a warning when its scientists forecast four or more inches of snow or sleet in the next 12 hours, six or more inches in 24 hours, or 1/4 inch or more of ice accretion.
- **Winter Weather Advisory:** An advisory informs you that winter weather conditions are expected to cause significant inconveniences that may be hazardous. If caution is exercised, advisory situations should not become life threatening.
- **Blizzard Warning:** This warning lets you know that snow and strong winds will combine to produce a blinding snow (near zero visibility), deep drifts, and life-threatening wind chill.

Be sure to listen carefully to the radio, television and NOAA Weather Radio for the latest winter storm watches, warnings, and advisories.