

Prepare for the Worst by Doing Your Best: Take Advantage of These Tips to Winterize Your Home

This is the final in a series of three stories about "refriger-nation."

The Old Farmer's Almanac [forecast](#) for 2014-2015 is enough to make a homeowner's hair stand on end.

Predictions include severe weather events such as blizzards, biting cold, flooding and droughts. The forecast seems to be coming true, with Buffalo, N.Y., hit by 6 feet of snow in November 2014.

Mother Nature's wrath may be ugly but, by being proactive, people can prepare for the worst.

"Extreme weather is a fact of life, and our goal is to help protect what you value most. Insuring your home protects your loved ones and, for most people, your largest investment," said Steve Johnson, senior vice president, claims at [Assurant Specialty Property](#).

In addition to insuring your home, there are plenty of other ways to weather the storm. [Ready.gov](#) and [Energy.gov](#) offer these tips to make your house safer and more energy efficient for the winter ahead:

- Insulate walls and attics, caulk and weather-strip doors and windows, and install storm windows or cover windows with plastic to cut down on energy bills. Reducing drafts in a home can result in a 5 to 30 percent savings per year.
- Clear rain gutters, repair roof leaks and cut tree branches that could fall on your house or garage.
- Have furnaces and chimneys cleaned and inspected annually.
- Ensure pellet stoves, gas fireplaces or other heating equipment is vented outside and the exhaust is unobstructed.
- Install smoke and carbon monoxide detectors and test to make sure they work if you have a fireplace, kerosene heater, etc.
- Cover pipes with insulation or newspapers and plastic. Let faucets drip a bit during cold weather to keep pipes from freezing.
- Learn how to [shut off water valves](#) in case a pipe does burst.

Energy.gov estimates that with an average 43 percent of a home utility bill spent on heating and cooling, consumers can cut energy costs 20 to 50 percent by combining equipment maintenance and appropriate insulation, air sealing and thermostat settings.



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Be proactive and prepare for severe winter weather.