



SEASONAL HOMEOWNER GUIDE • WINTER

WINTER MAINTENANCE CHECKLIST

Northern Michigan winters are long, wet, and hard on a house. Between lake-effect snow, months of freeze-thaw, and stretches below zero, the failures we see in January almost always trace back to something skipped in October. **Work through this list before the first hard freeze**, then re-check the starred items after every major storm.

NORTHERN MICHIGAN NOTE

Homes in the snow belt — Gaylord, Boyne, Petoskey, and the hills east of Traverse City — routinely take 120–180" of seasonal snowfall. Roof, attic, and drainage items on this list matter far more here than they do downstate, and they are the single most common source of winter insurance claims we see.

01 ROOF, ICE DAMS & SNOW LOAD

- ☐ **Clear gutters and downspouts** completely after leaf drop. Packed leaves freeze solid and start ice dams.
- ☐ **Check attic insulation depth** — aim for R-49 to R-60. Thin insulation melts snow from below, which refreezes at the cold eave.
- ☐ **Verify soffit and ridge vents are open** and not blocked by blown-in insulation. A cold attic is a dam-free attic.
- ☐ **Seal attic bypasses** around can lights, bath fans, and the attic hatch. Warm indoor air leaking up is the root cause of most ice dams.
- ☐ **Confirm bath and dryer vents exhaust outside**, not into the attic or soffit.
- ☐ ★ **Rake snow back 3–4 feet from the eaves** after heavy storms. Use a roof rake from the ground — never a ladder on ice.
- ☐ ★ **Watch for large icicles or ice ridges** at the gutter line. They signal an active dam and water backing under the shingles.
- ☐ ★ **Inspect flat and low-slope roofs, decks, and outbuildings** for snow load. Wet spring snow can exceed 20 lbs per square foot.

02 HEATING SYSTEM & FUEL

- ☐ **Have the furnace or boiler serviced** before heating season and keep the receipt for the file.
- ☐ **Replace filters** and set a reminder for every 60–90 days through the winter.
- ☐ **Test the thermostat**, including any setback schedule and Wi-Fi connection.
- ☐ **Bleed hot-water baseboard and radiators** until air stops hissing out.
- ☐ **Top off the propane or fuel oil tank** and schedule automatic delivery. Roads to rural properties can close for days.
- ☐ **Clear snow from the tank, fill port, and the delivery path** so the driver can actually reach it.
- ☐ **Keep high-efficiency PVC intake and exhaust vents clear** of drifting snow — blocked vents shut the unit down or spill combustion gases.
- ☐ **Test the generator under load** and confirm the transfer switch works. Stock fresh fuel and a spare oil change.

MOST COMMON WINTER CALL WE GET

A high-efficiency furnace that shut itself off because the sidewall intake vent drifted shut overnight. It looks like a dead furnace and costs an emergency call. Clear a two-foot radius around every vent after each storm.

03 PLUMBING & FREEZE PROTECTION

- ☐ **Shut off and drain exterior hose bibs;** disconnect and store every hose. A connected hose will split a frost-free sillcock.
- ☐ **Insulate pipes in crawl spaces, rim joists, and unheated garages** — the three places we find burst lines.
- ☐ **Locate and tag the main water shutoff** so anyone in the house can find it in the dark.
- ☐ **Insulate the well pressure tank and any exposed well line;** confirm the pitless adapter and well cap are sound.
- ☐ **Service the water softener and confirm the drain line** is not routed through unheated space.
- ☐ **Open vanity and sink cabinets on exterior walls** during deep cold snaps to let room heat reach the supply lines.
- ☐ **Never set the thermostat below 55°F,** even in an empty house.
- ☐ **Check that the sump pump runs** and its discharge line is not buried in ice or snow at the outlet.

04 SAFETY SYSTEMS

- ☐ **Test every smoke and carbon monoxide alarm** and replace batteries. CO risk peaks in winter when the house is sealed tight.
- ☐ **Replace alarms older than 10 years** — check the manufacture date printed on the back.
- ☐ **Have the chimney swept and inspected** if the home burns wood. Creosote buildup is the leading cause of chimney fires.
- ☐ **Check the chimney cap and crown** for freeze-thaw cracking and confirm the damper seals.
- ☐ **Keep basement egress window wells clear of snow** — a buried well is a blocked exit and a flooding risk during thaw.
- ☐ **Clear a path to the electrical meter and any exterior shutoffs.**
- ☐ **Restock the outage kit:** flashlights, batteries, water, blankets, and a charged power bank.
- ☐ **Confirm fire extinguishers** are charged and mounted near the kitchen and any wood-burning appliance.

WOOD HEAT IS COMMON UP HERE — TREAT IT AS A SYSTEM

Many homes up here run a wood stove, insert, or outdoor boiler. Sweep the flue annually, burn only seasoned hardwood, store ash in a metal container away from the structure, and keep a CO alarm on every level. Insurers increasingly ask for proof of the annual sweep.

05 EXTERIOR & GROUNDS

- ☐ **Trim branches overhanging the roof, drive, and service lines.** Ice loading brings down limbs that looked fine in July.
- ☐ **Confirm grade slopes away from the foundation** so meltwater runs off instead of into the basement.
- ☐ **Extend downspouts 4–6 feet** past the foundation and keep the outlets above the snow line.
- ☐ **Mark the septic tank, drainfield, and well head** with tall stakes before snow covers them.
- ☐ **Keep vehicles and plows off the drainfield** — frozen, compacted soil over the field damages the system.
- ☐ **Stake the driveway edges** for the plow operator and note culverts, hydrants, and low walls.
- ☐ **Store away or cover deck furniture** and shut down and drain irrigation lines.
- ☐ **Seal foundation and rim-joist gaps** — mice move indoors the week the temperature drops.

06 IF THE HOME WILL SIT EMPTY

Seasonal cottages, second homes, and vacant listings need a different standard of care. An unoccupied house that freezes can sustain six figures of damage before anyone opens the door in April.

- ☐ **Fully winterize** if the home will be unheated: shut off the water, drain supply lines and the water heater, and add RV antifreeze to every trap and toilet.
- ☐ **If leaving heat on, hold 55°F minimum** and install a low-temperature alarm that texts you.
- ☐ **Add a water-leak sensor** near the water heater, laundry, and any below-grade plumbing.
- ☐ **Arrange in-person checks** every one to two weeks — remote monitoring is not a substitute for eyes inside.
- ☐ **Keep the driveway plowed** even when nobody is there, for access and to avoid signaling a vacant home.
- ☐ **Notify the insurer that the home is unoccupied.** Most policies restrict coverage after 30–60 vacant days.
- ☐ **Shut off the propane at the tank** if no appliance needs to run.
- ☐ **Photograph the condition** at closeup for the file — it settles spring disputes fast.

FOR AGENTS: LISTINGS THAT SIT THROUGH WINTER

A winterized home cannot be fully inspected — plumbing, fixtures, and often the heating system can't be tested with the water off. Build that into the timeline. If the seller can de-winterize for the inspection and re-winterize after, your buyer gets a complete report instead of a page of disclaimers. We can coordinate scheduling around that window.

07 WINTER EMERGENCY QUICK REFERENCE

IF THIS HAPPENS	DO THIS FIRST	THEN CALL
Pipe freezes (no burst yet)	Open the faucet it feeds, then warm the pipe with a hair dryer. Never use an open flame.	Plumber if flow doesn't return within an hour
Pipe bursts	Shut the main water valve, then kill power to the wet area. Photograph everything before cleanup.	Plumber, then insurance carrier
Ice dam with active leak	Contain water inside with buckets and plastic. Never climb an icy roof or chip at the ice.	Ice-dam steaming service — not a torch or salt puck
Furnace stops	Check the thermostat, breaker, filter, and fuel, then clear snow from the vents.	HVAC contractor
CO alarm sounds	Get everyone outside first, then call 911. Never re-enter to investigate.	911, then HVAC contractor
Extended power outage	Keep the fridge closed, run generators outdoors only, and protect plumbing.	Utility outage line
Roof snow load concern	Leave if you hear creaking, see sagging ceilings, or find doors that won't close.	Structural professional before re-entry

WINTER QUESTIONS? ASK BEFORE IT FREEZES.

Radon, mold, well water, septic, sewer scope, and full inspections across Northern Michigan.

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