

## Is Your Home Winter Ready

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If you live in a climate that includes a cold winter season, you probably know that winter creates special challenges for homeowners. Regardless of the amount and types of insurance you carry, it makes more sense to avoid a loss rather than to have to replace or repair your property.

### Dang Those Ice Dams

Ice dam describes the formation of ice along a roof's edge. It occurs when snow accumulates on a roof and then there is a long period of cold weather. Under these conditions, an area of the roof, warmed by interior heat, melts the snow and the water runs down until it meets a colder area. The water first freezes, creating a dam. The dam of ice blocks additional water and the pooling water backs up and finds pathways into a home's interior. If the amount of water is significant, it can cause deterioration and decay to interior wood and plaster. Once an ice dam has forced water to find ways to escape inside a home, the roof becomes more susceptible to future ice dams and water damage.

Ice dams are often blamed on clogged gutters and downspouts. In some instances, this occurrence can be a source of an ice dam. Another common scapegoat is the perception of a faulty roof design or roofing materials. However, roofing systems are designed to shed water, not to protect a home from water that collects and pools. Water is insidious and, given sufficient volume and time, it will defeat the newest, best designed roof and find ways into a home. Rather than the result of clogged gutters or faulty roofing, ice dams are most frequently caused by too much heat escaping outside and warming the roof. The warming occurs unevenly with the warmer area at the higher part of the roof melting the snow and then the cooler, lower area, particularly the roof edge, permitting the water to refreeze and then accumulate. The heated roof is usually caused by poor insulation or improper ventilation. Inadequate insulation lets too much heat escape into the attic and this creates a warmer roof. Improper ventilation creates moisture and heat buildup due to the lack of air movement.

### How To Detect A Problem?

Compare the way the snow is melting from the living area of your home with how snow appears on the roof over an unheated area such as a garage or shed.

Compare how your snow covered roof looks with your neighbors' homes.

Look for icicles. These are pretty to look at but heavy icicle buildup means that interior heat is melting a lot of snow and may contribute to ice dams.

### How To Prevent Ice Dams.

There are a number of ways to help prevent ice dams:

- \* Clear excess snow from the roof. However, in order to minimize damage to the roof and roofing, hire a professional to remove the snow.

- \* Add rubberized or special roofing adhesives to help prevent pooled water on the roof from finding entry into the home's interior. Be careful with this since it is just a temporary measure.
- \* Inspect the attic and roof for cracks, holes or joints which permit warm air to escape to the roof, and seal or repair these areas.
- \* Add the recommended amount of insulation to the attic and exterior walls of your home to minimize escaping heat (this also reduces your heating costs).
- \* Reduce your home's thermostat and throw on warmer clothing during extended cold spells.
- \* Clear your gutters and downspouts and make sure that they are installed properly to let water escape from the roof.

How about installing heating cables on your roof? This remains a popular alternative for preventing ice dams, but it's a debatable method. These devices may only result in ice dams forming above the heated area. Further, the cables use more energy and often deteriorate, becoming brittle due to age and exposure to cold weather.

If you have more questions, an insurance professional is your logical choice to discuss your concerns and coverage needs. Remember to see part 2 of "Is Your Home Winter Ready?"