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# The Importance of Weather-Prepping Your Home

Weather-related events can cause serious issues for homeowners which makes [homeowners' insurance](#) a necessary investment. However, there is more you can do than take out a policy to protect yourself. You can also protect your biggest investment by taking steps to maintain your home and ensure it's ready for whatever the weather might bring.

## Weather-Related Events Homeowners Face

Many weather-related events can affect your home. These events depend on the time of year as well as [where you live](#). Weather such as hurricanes, tornadoes, flood events, thunderstorms, and extreme heat can all cause problems.

Hail causes an estimated [\\$1 billion of damage](#) to property annually — and that's not the only weather that's [costing homeowners](#) money. Your home may flood if it rains too much, and hail and wind can damage your roof and create weak areas. Lightning or excessive heat can spark home fires.

## Fix Issues Quickly

If weather events have damaged your home, it's always best to assess the situation immediately. This will allow you to make repairs as soon as possible and avoid any further damage. Because the cost of weather-related home repairs can run into the thousands, depending on what parts of your home are damaged, it's also important to get multiple quotes. Even though the upfront costs can be expensive, not fixing your home can lead to worse damage and, ultimately, more money needing to be spent.

## Protect Your Home

You can't always save your home from weather-related events, but you can take preventative steps now. Here are some tips to get your home weather-ready.

### Clean the gutters

Gutters are great for draining and removing water from your home exterior, but that's not going to happen if they're clogged. So, [clean them out](#) regularly, and check the other drainage patterns around your home while you're at it.

### Inspect your roof

Roof damage should be repaired immediately by a reputable roofing company to avoid leaks, weak spots, and other issues. Get your [roof inspected](#) at least once a year and always after severe storms. Keep in mind that if you have unrepaired damage to your roof, this can impact [your home's value](#) if you decide to sell.

### Insulate doors and windows

Your doors and windows can be an easy place for wind-driven water to enter. Make sure your openings are well insulated and that it is done correctly, even if it means hiring a professional.

## Clean out potential fire hazards

Not all fires start from lightning. Inspecting your fire extinguisher, checking smoke detectors, cleaning your dryer lint trap and exhaust vent, and keeping your garage clean and empty of dangerous chemicals are all fire-safe steps to take.

## Clear debris and trim those trees

In the event of high wind, the last thing you want is debris crashing through your windows. Remove loose objects from your yard and rid your trees of dead branches.

## Inspect your foundation

Your foundation can also play a role in preventing damage to your home, especially when it comes to flooding. Make sure the ground slopes away from your foundation. If you have a basement, consider having a sump pump installed to help during heavy rain events.

## Check your sewer situation

If you live in a flood-prone area, rising water can cause sewage to back up into homes. Installing a [backflow valve](#) can be a good preventative measure to ensure this doesn't happen.

Protecting your home against potential threats is essential, and it's easier than most people may initially think. By watching out for some of these potential pitfalls, you can help prevent as much damage as possible to your property.