A homeowner checklist from Total Restoration Services

Fall Home Preparation Checklist

Get your Okanagan home ready for winter and prevent the most common cold-weather damage.

Your fall timeline

September	Early October	Late Oct - Nov	Before you leave
Inspect and plan	Water and heat	Seal up for the freeze	Cabins and snowbirds
Walk the roof, gutters and foundation. Book furnace, heat pump and chimney service. Trim branches. Replace smoky filters.	Blow out irrigation before the first hard frost. Disconnect hoses. Clean gutters. Test the furnace early.	Seal gaps and insulate pipes. Test smoke and CO alarms. Test for radon. Set up your snow plan.	Heat it or drain it. Shut off the water. Arrange property checks. Read your policy's vacancy terms.

Frost arrives earlier at elevation. If you live above the valley floor, shift everything a couple of weeks earlier.

Roof and gutters

Prevents ice dams, ceiling leaks and attic mould.

- [ ] Clean gutters and flush downspouts after leaves and needles fall
- [ ] Check for damaged, curled or missing shingles
- [ ] Inspect flashing around chimneys, vents and skylights
- [ ] Confirm gutters are secure and slope toward downspouts
- [ ] Trim branches that overhang the roof
- [ ] Know your snow load plan if you live at elevation

Foundation and drainage

Prevents basement flooding and foundation cracks.

- [ ] Extend downspouts 1.5-2 m (5-6 ft) from the foundation
- [ ] Check that soil slopes away from the house
- [ ] Seal foundation cracks and gaps around pipes and wires
- [ ] Clear and cover window wells
- [ ] Test the sump pump (if you have one)
- [ ] Seal driveway and walkway cracks

Plumbing and irrigation

Prevents burst pipes and hidden water damage.

- [ ] Blow out the irrigation system before the first hard frost
- [ ] Disconnect hoses and drain outdoor taps
- [ ] Insulate exposed pipes in crawlspaces, garages and exterior walls
- [ ] Find and test your main water shut-off; show everyone where it is
- [ ] Check for leaks; replace rubber washer hoses with braided steel
- [ ] Flush the hot water tank
- [ ] Consider leak sensors or an automatic shut-off valve

Heating, chimneys and fire safety

Prevents fires, soot damage and carbon monoxide.

- [ ] Service the furnace or heat pump (licensed technician)
- [ ] Replace furnace filters; check monthly through winter
- [ ] Have the chimney or wood stove inspected and swept (WETT-certified)
- [ ] Test smoke and CO alarms; replace smoke alarms over 10 years old
- [ ] Clean the dryer vent to the outside flap
- [ ] Keep space heaters 1 m from anything that burns
- [ ] Keep heat pump units clear of snow and ice
- [ ] Check fire extinguishers
- [ ] Store ashes in a lidded metal can, outside

Windows, doors, attic and insulation

Prevents attic mould, condensation damage and drafts.

- [ ] Replace worn weatherstripping, including the garage door seal
- [ ] Re-caulk around windows, doors and exterior penetrations
- [ ] Check the attic for stains, damp insulation and gaps
- [ ] Confirm bathroom and kitchen fans vent outdoors
- [ ] Keep attic vents and soffits clear
- [ ] Keep winter indoor humidity around 30-40%

Yard, deck and FireSmart cleanup

Reduces wildfire risk, pest damage and rot.

- [ ] Clear needles and debris from the roof, deck and within 1.5 m of the house
- [ ] Stack firewood at least 10 m from the house
- [ ] Dispose of yard waste properly; check burning restrictions
- [ ] Seal entry points for mice and pack rats
- [ ] Check deck boards and the ledger connection
- [ ] Store patio furniture and secure loose items

Cabins, rentals and empty homes

Prevents undiscovered flooding and claim problems.

- [ ] Keep the heat at 12-13°C or higher, or have plumbing drained and winterized
- [ ] Shut off the main water supply when the home is empty
- [ ] Read your insurance policy's vacancy terms; ask your broker
- [ ] Arrange regular property checks
- [ ] Install a low-temperature or power-loss alert
- [ ] Empty the fridge and unplug small appliances
- [ ] Leave rental guests thermostat, shut-off and contact info

Be ready if something happens

Speeds up recovery and insurance claims.

- [ ] Video your home, closets and drawers; store it in the cloud
- [ ] Review coverage for sewer backup, overland water and ice dams
- [ ] Build a winter emergency kit
- [ ] Run generators outdoors only, away from windows and doors
- [ ] Save emergency numbers: plumber, electrician, insurer, restoration company

If damage happens: the first hour

Burst or frozen pipe

1. Shut off the main water supply.
2. **Keep away from water near electrical.** Turn off the breaker only if you're not standing in water.
3. Open taps to drain the lines.
4. Move belongings and take photos.
5. Call your insurer and a restoration company. Mould can start in 24-48 hours.

Ice dam leak

1. Catch drips and move furniture and electronics.
2. Stay out of rooms with a sagging ceiling.
3. Rake snow off the roof edge from the ground.
4. Don't chip ice on the roof.
5. Photograph and call for drying help.

Smoke, soot or furnace puffback

1. **Gas smell or CO alarm: get everyone out** and call 911 or FortisBC from outside.
2. Turn the furnace off.
3. Don't wipe soot; it smears and sets.
4. Don't run the HVAC until it's cleaned.
5. Call your insurer and a professional.

General information for homeowners. Hire licensed professionals for gas, electrical, roofing and chimney work, and check your own policy wording with your broker.