

Weather-proof the House: Prevent Frozen Pipes and Other Cold-Related Home Disasters

REALTOR® Magazine
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Frozen pipes, roof leaks and water damage are among the most expensive—and preventable—winter home disasters. Take these proactive steps.

Homeowners are worried: 64% say they fear frozen pipes, according to a survey from HomeServ, a home warranty firm.

They should be. Frozen pipes are one of the most common and costly causes of winter property damage, followed by sump pump failures in basements and ice damming on roofs, says Travis Hodges, managing director of VUE, a digital insurance brokerage platform.

“Frozen pipes are a highly preventable source of winter water damage, yet they continue to cost property owners millions in repairs each year,” says Josh Miller, president of Rainbow Restoration, a Neighborly company offering residential and commercial restoration services. “With just a few simple steps, home and business owners can avoid major headaches [and] costly damages.”

After all, insurance coverage for winter damage isn’t unconditional. “Maintenance isn’t what insurance companies hope you do—it’s required,” Hodges says. Failing to insulate pipes, clear gutters or address known risks can complicate insurance claims.

Where Pipes in a Home Are Most Likely to Freeze

When water freezes, it expands by as much as 9%, which can rupture pipes and release gallons of water into walls, ceilings and living spaces. Damage can be widespread, leading to warped flooring, wet drywall, mold and ruined belongings.

According to Tower Hill Insurance, pipes in unheated or poorly insulated areas are the most vulnerable, including:

- attics and crawl spaces
- garages, utility rooms and laundry areas
- exterior walls, particularly behind kitchen and bathroom sinks
- outdoor faucets, hose bibs and irrigation lines
- Homes in the South may face heightened risk because plumbing often runs through attics or exterior walls—areas not designed for extended freezes.

“Homes in the South are often more susceptible to freeze damage than northern homes because they’re built for heat, not intense cold, leaving vulnerable, uninsulated pipes in attics and crawl spaces that can burst during unexpected freezes,” says Shannon Allen, director of commercial operations at Rainbow Restoration. “While cold snaps are less common in the South, the lack of insulation, less robust electrical grids and different foundation types—such as slabs with pipes in attics—create unique risks, making preparedness crucial.”

5 Preventative Weather-proofing Steps to Take Now

Experts agree that preparation is the best defense against winter damage. Homes can be at risk for frozen pipes, roof leaks and water intrusion, and even what temperature to set the thermostat in winter when away can have a big impact.

1. Protect Pipes and Plumbing

- Keep indoor temperatures consistent, setting the thermostat in winter to a minimum of 55 degrees Fahrenheit.
- Insulate exposed pipes, using foam sleeves or heat tape, especially in unheated areas.
- During a deep freeze, open cabinet doors under sinks to allow warm air to circulate.
- Allow faucets to drip slightly during extreme cold temperatures to prevent pressure buildup.
- Locate the home’s main water shutoff valve before an emergency. This is often where the water line enters the house, such as in the basement, crawl space or laundry room. In warmer climates, the water shutoff may be buried in the yard near the street.

[How to winterize a vacant home?](#) If a home is vacant, experts recommend you shut off the main water supply, open faucets to drain any remaining water and maintain interior temperatures above 55 degrees F.

2. Seal Drafts and Keep the Heat In

Cold air infiltration increases heating costs and the risk of frozen pipes. Scott Wharton, a franchise business coach at HouseMaster Home Inspections, suggests a simple “candle test” to locate drafts around windows and doors. “If you have a candle, light one up and walk around to the edges of the windows and the doors and you will quickly see where air is entering the house,” he says. To seal drafts, he recommends that homeowners:

- Install weather stripping.
- Reseal or caulk around windows and doors.
- Address drafts behind light switches and outlets, such as with caulk, spray foam or foam gaskets.

3. Check Outdoor Plumbing and Yard Prep

- Disconnect and drain garden hoses and sprinklers.
- Caulk gaps between exterior walls and faucets.
- Install insulated faucet covers.
- Inspect trees for any dead branches, broken limbs or branches that hang over the home. Dead branches and limbs should be trimmed or removed.

4. Prevent Ice Dams

Clogged gutters can cause ice dams, forcing melting snow under shingles and into walls. “It’s important to clean gutters at least twice a year,” says Wharton, noting debris most often collects where downspouts connect. “In the wintertime, icicles can form from the backside of the gutters right along the fascia board,” he says.

Roof ventilation and insulation play a major role. Michael Wagner, president of the Roof Scientist, emphasizes that proper ventilation can prevent roof degradation and ice damming. Freeze-thaw cycles can loosen fasteners and cause leaks. “Something as simple as a nail popping because of a freezing and heat exchange could cause a small leak,” Wagner warns. He suggests these steps:

- Clean gutters and remove any debris.
- Check for small issues on the roof, like popped nails.
- Get a roof inspection to spot any issues.

5. Prep Heating and Furnaces

A working heating system is crucial during a cold snap—not just for comfort but also safety. Heating equipment is the leading cause of winter house fires, according to the National Fire Protection Association. Also, improperly vented heating systems lead to 200 deaths a year due to carbon monoxide poisoning. HomeServ offers these precautions:

- Check detectors, ensuring carbon monoxide and smoke detectors are installed and working on each floor of the home, near bedrooms and kitchens.
- Use precautions when using portable heating systems because they’re a common culprit to house fires. Use heaters with automatic shutoffs and keep heaters at least 3 feet away from flammable materials, such as furniture and curtains.
- Stay up to date with furnace maintenance, replacing filters regularly and scheduling annual inspections. Also, check that vents are clear of any obstructions.
- Don’t use alternative heating sources indoors. HomeServ cautions homeowners to never use ovens, grills or kerosene heaters indoors—they can pose fire and carbon monoxide dangers.

Warning Signs of a Frozen Pipe

Early detection can prevent a full-blown disaster. Tower Hill Insurance warns homeowners to watch for:

- little or no water flow from faucets
- frost or condensation on exposed pipes
- gurgling or unusual noises when turning on faucets

If a pipe is suspected to be frozen, shut off the main water supply immediately and warm the pipe slowly, for example, by using a hair dryer. Never use an open flame, experts caution.

Hodges adds that water sensors and automatic shutoff devices can help detect leaks early and also help prevent catastrophic and costly losses.