

Hints *for* Homeowners

Take Action Now To Avoid Winter Home Damage

(NAPSA)—Ice dams. They may not exactly be a household word, but they cost the public millions of dollars each year, when ceilings and walls are ruined as a result of winter water seepage.

Ice dams usually form when warmth from inside a home causes snow on the roof to melt and trickle to the roof's edge, where it refreezes, blocking gutters and drains. Since water cannot flow over the built-up ice, it seeps into the home under the shingles.

"If your house is susceptible to ice dams, it's a good idea to take action before weather conditions threaten your home," says Bob Smith, chief claim officer for MetLife Auto & Home.

Steps To Take In The Fall:

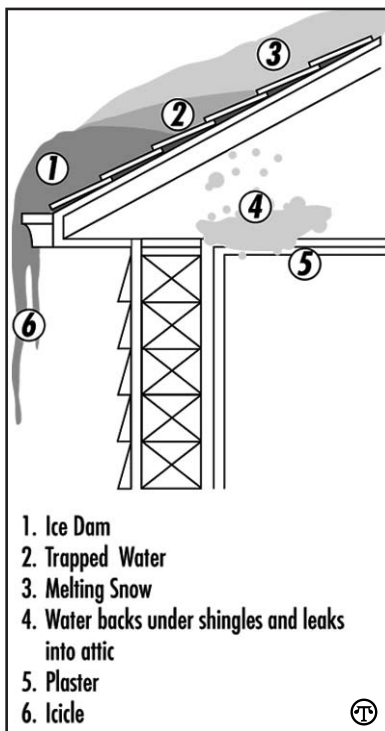
- **Keep all gutters and downspouts clear.** Make certain that leaves, sticks and debris are removed completely from your home's gutters and downspouts.

- **Keep your attic chilly.** The most effective way to eliminate ice dams is to stop snowmelt by making the roof colder. This can be achieved by insulating the floor of the attic and under the roof, and by blocking all crevices (known as "bypasses") where warm air from the interior can rise into the attic.

- **Identify water entry points within the home.** You may wish to contact a contractor to locate these entry points and take the appropriate actions to create a waterproof barrier.

Steps To Take In The Winter

- **If possible, keep snow off the roof with a snow rake.** Use a roof rake or push broom to reduce the amount of snow that could melt. Do not climb on the roof to clear the snow as serious injury may result. Also, be cau-



Melting snow trickles to the roof's edge, creating an ice dam, which in turn creates internal leaks.

tious of electrical wires.

- **To melt the ice, bring new life to an old set of legs.** It may sound strange, but placing old nylon stockings filled with snowmelt on an ice dam is an effective way to melt the dam and create a channel for the water to run off. Be certain to lay the stockings perpendicular to the gutter near the edge of the roof.

In an emergency situation, where water is seeping into the house, the best advice is to notify a professional contractor.

For a free brochure, "Protecting Your Home Against Damage From Freezing Weather," call 1-800-638-5433 (1-800-MET-LIFE).