



**Q: What preventive steps can I take to prepare my home against winter's harsh weather?**

**A:** Preparing your home for winter is a smart way to cut energy costs and make sure your home is safe. It is a job well worth the time and effort. A few simple, precautionary steps can save money and add to the value of your home.

1) Heating systems: Heating systems vary, but in general, industry standards advise a professional check-up every year for oil-powered units and every three years for those powered by gas. However, do-it-yourself maintenance also is advisable. With the furnace off, you should replace air filters, and vacuum dust from the blower, fan blades grills and air intakes. Replace any cracked or frayed belts.

If your furnace supplies heat using hot water in pipes or radiators, you may need to lubricate the motor that pushes water through the system. Remember: the efficiency of hot-water systems can be impaired if air is caught within the systems, because air takes the place of hot water. Make sure the valve that lets air escape is working properly.

2) Chimney flues: Checking your chimney is another important weatherproofing task. If you are uncertain about the condition of a furnace or chimney flue, it's best to hire a chimney sweep to clear out creosote, the flammable oily residue that accumulates when wood is burned. If left uncleaned, creosote could be re-ignited, causing a chimney fire. If you decide to clean out the furnace flue yourself, take apart exposed pipe sections and brush them outdoors. To clean a chimney flue, pull a sand-filled canvas bag back and forth through the opening, working from the roof. Make certain the flue is closed to keep soot from filtering inside the house.

3) Smoke detectors: Although battery-powered smoke detectors should be tested year round, it is crucial to test them in the winter, because sources of fire, such as fireplaces, wood stoves and portable heaters are used. Testing battery-powered units is simple -- make sure the batteries work. A unit connected to the electrical system should also be tested, but probably does not need any maintenance except, perhaps, a light dusting.

4) Air or water leaks: Look for air cracks around windows, doors, pipes, ducts and other openings. It is important to seal these leaks with flexible caulk. Seams

where siding meets windows and doors should also be caulked. On brick siding, fill in eroded joints with mortar, to keep out air, water and snow.

5) Insulation: Check the attic to see if insulation needs to be added or replaced. This is the most significant area of heat loss in many homes, so it is also important to see that it has proper ventilation. Inadequate ventilation could lead to premature deterioration of the insulation materials. It may be necessary to check insulation in exterior walls, crawl spaces and along foundation walls, as well.

6) Gutter cleaning: Clean the leaves from all gutters. Then, make sure the drainage system works by running water through them.

**Q: Are Homeowner Association's necessary and what role do they play?**

**A:** Homeowner Associations main purpose is to protect homeowner's largest single investment made- their home. The homeowners association protects this investment for the benefit of the individual by ensuring that the standards of the community are maintained. Even investors in residential real estate prefer to buy homes in an association for the protection that the association provides.

Association living may seem quite different to some from the traditional concept of home ownership. Most new owners find the association lifestyle quite advantageous, particularly if they have carefully researched their new community before buying. Residents who find themselves dissatisfied with living in an association typically unaware of association lifestyle before purchasing and, as a result, had different expectations. Conscientious scrutiny of your prospective association is the key to peaceful living and the absence of surprises.

Associations are comparable to municipalities. Residents own the common areas and amenities of an association in much the same way taxpayers own the parks, streets, etc., in a city. Homeowner and condominium associations come in a wide variety of sizes and types with many different accommodations, conveniences and amenities.

Excited homebuyers often overlook one of the most important aspects of the purchasing decision – reading the association documents. Association documents provide the details of all the benefits of your association. The documents also spell out your responsibilities as an owner and neighbor. Be sure that you have read them before you decide to buy and you will attain much greater contentment after you move into your new home. Your condominium association may not allow your beloved 65-pound dog. The homeowner association may not allow the 12-foot privacy fence you've always dreamed about or you may be surprised to find out that you can't paint your house any color you want. Learning the answers to questions like these

beforehand may preserve the peace and tranquility you're seeking. If you have questions or concerns after reading the documents, it is always a good idea to consult your attorney.

Once you've chosen that new association, become involved. Whether serving as a Board Member or on a committee, the success of any association and your community depends on the commitment and cooperation of the residents.

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