

## LI People ON THE MOVE

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SID JACOBSON JCC

**Hilary Schettino**, of Carle Place, has been hired as CRM (customer relationship management) administrator at **Sid Jacobson JCC** in East Hills. Schettino was a salesforce administrator at Sago in Iselin, N.J., and worked remotely.



RIVKIN RADLER

**Katherine Lalor**, of Massapequa, has been hired as an associate at **Rivkin Radler** in Uniondale. Lalor was an associate attorney at Hollander Legal Group in Melville.



ANTHONY RUSSO

**Anthony Russo**, of Mineola, has been hired as managing director of retail services at **Breslin Realty Development Corp.** in Garden City. Russo was executive director of retail at Cushman & Wakefield in Manhattan.



RIVKIN RADLER

**Jessica Flores Lynch**, of Rockville Centre, has been hired as an associate at **Rivkin Radler** in Uniondale. Lynch was an associate at Rosenberg Calica & Birney in Garden City.



HARRIS BEACH

**Gabriella Amato**, of Franklin Square, has been hired as an associate attorney focusing on litigation at **Harris Beach** in Uniondale. Amato was an associate at Jeffrey S. Schecter and Associates in Garden City.



DEBRA URENSKY

**Jason C. Smith**, of Bellport, has been hired as science and stewardship manager at **Suffolk County Water Authority** in Westhampton Beach. Smith was a biologist (wildlife/marine) at New York State Department of Environmental Conservation in Long Island City, Queens.

— DIANE DANIELS

### THE ISSUE: HOME MAINTENANCE

# Protect your finances with winterizing projects

## MONEY FIX

NerdWallet

Investing in a few home maintenance projects now could help reduce your costs when the cold weather hits. Not only can you trim your heating expenses, but you can also avoid unexpected emergency repairs later.

"There are a lot of things you can do for free," says Ethan O'Donnell, deputy editor of **FamilyHandyman.com**, a website about home improvement projects.

That includes relatively simple steps like cleaning gutters and air filters in the HVAC system.

There are also bigger investments that can pay off in the long run, like insulating the attic or buying a more energy-efficient water heater. In 2023, U.S. households spent an average of \$2,458 on home maintenance, according to Angi, a website that helps homeowners find service providers.

Here are the most cost-effective steps experts suggest you take before the temperature drops:

### 1. Check for heat loss

Start by walking around your home close to windows and doors with a candle, suggests Angie Hicks, co-founder of Angi.

"If the flame flickers, add some weather stripping," she says.

Keeping heat in by adding insulation and sealing up any drafts can be far less expensive than cranking up the thermostat, O'Donnell says.

"Focus on the windows, doors and attic. If you have drafts, put Draft Busters on the door and insulate," he suggests.

Weather stripping and caulking can also help seal up any gaps in windows and external doors.

### 2. Improve the efficiency of heating systems

Hicks suggests getting your HVAC system professionally serviced once a year to help prolong its life span and ensure it's running efficiently. Angi reports that the average cost of getting an HVAC system checked is \$250.

Cleaning or changing the filters on HVAC systems also helps boost



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Clearing your gutters before snow and ice arrive can help prevent leaks from forming. Doing it yourself, if you are able, can save you money too.

its efficiency, says Paul Hope, deputy home editor at Consumer Reports.

If your system needs to be replaced soon, Hope recommends researching tax credits on the federal and state level before making your purchase.

"There are a lot of different incentives out there," he adds.

### 3. Keep water out

Ice and snow can pose additional challenges in the winter, which is why O'Donnell recommends clearing your gutters before it snows. Otherwise, ice can get stuck in gutters or under shingles and refreeze, causing leaks.

According to Angi, most gutter cleanings cost between \$119 to \$234. That's far less than the cost of repairs after a major leak, Hope says.

"It's a million times easier to deal with these things now," he says.

He also suggests walking around your home to spot any tree limbs that could fall during a storm, causing further damage.

### 4. Consider solar power for décor items

With many homeowners embracing holiday lights and outside décor, it can be worthwhile to explore energy-efficient strategies.

Mark Feygin, founder and CEO

of PowerSetter, a digital energy comparison platform, suggests using timers to ensure lights and inflatables are only "on" from dusk to bedtime, for example.

He's also turned to solar-powered holiday inflatables to further reduce energy consumption.

"Solar-powered air pumps inflate and light up without drawing from your grid," he says.

### 5. Set money aside for unexpected costs

Unexpected expenses can still pop up, even when you prepare. That can make it a good idea to set aside emergency funds for winter home repairs, as well as extra cash to help you get through an extended power outage.

"People associate power outages with hurricane season, but most are in the winter. Especially in parts of the country with older infrastructure, it's not uncommon for there to be sustained power outages," Hope says.

He suggests making sure you have batteries, battery backup packs that allow you to charge electronics with stored power, medicine and flashlights on hand. You can also fill up bathtubs and sinks with water for washing hands before big storms. That preparation could end up being critical.