HOUSTON WINTER GUIDE

The Houston Freeze Checklist

32°

One evening, one list. Work through it before the first hard freeze, then keep it on the fridge.

BEFORE THE FREEZE

The house

- [ ] Wrap indoor and outdoor pipes in unheated spaces, like the attic and the garage.
- [ ] Unhook hoses and wrap the outdoor faucets.
- [ ] Drain and turn off the lawn sprinklers.
- [ ] If the washer sits in an unheated garage, turn off its water.
- [ ] Find the main water shutoff and the key that turns it. Show everyone at home.
- [ ] On freezing nights, keep the heat on and open the cabinets under the sinks.

BEFORE YOU DRIVE

The car

- [ ] Check the battery, the brakes, the wipers, and the tire pressure and tread.
- [ ] Keep blankets, water, a flashlight, a phone charger, and jumper cables in the car.
- [ ] If you can wait out the ice, wait.
- [ ] Have to drive? Check DriveTexas.org, and route around bridges, ramps, and overpasses.
- [ ] On ice, leave three times the room to stop. If you get stuck, stay in the car.

ON FREEZING NIGHTS

The drip question

Your water provider decides. The City of Houston asks its customers not to drip. If a MUD or water district serves you, follow its notice, which may ask you to drip. Your water bill tells you which one you have.

IF YOU TRAVEL

Leaving town

- [ ] Leave the heat on.
- [ ] Shut off the main, and drain the lines.
- [ ] Ask a neighbor to check on the house.

One condition to know. A policy might not pay for frozen pipes if you took no steps to protect them.

IN THE FIRST HOUR

If a pipe breaks

- [ ] Turn the water off at the main.
- [ ] Take photos and video before you clean up.
- [ ] Stop the damage you safely can, and keep every receipt.
- [ ] Call your carrier's claim line, then call us at **281.378.5002**.

Turn over for your people, your numbers, and your policy ›

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Safety first. Family first.

BEFORE THE COLD

Your people

- [ ] Check on neighbors who live alone, before the cold and during it.
- [ ] Powered medical equipment at home? Register with CenterPoint and with STEAR at 2-1-1.
- [ ] Plan a backup for that equipment. Neither registry guarantees power.
- [ ] Charge your phones and a backup battery.

IF THE OUTAGE RUNS LONG

Food and water

- [ ] Keep the fridge and freezer closed. A closed fridge keeps food cold about 4 hours, and a full freezer about 48.
- [ ] Set jugs of clean water outside to freeze for your coolers. Keep the food itself inside.
- [ ] Fill clean jugs with drinking water, in case a boil water notice follows.

IF THE POWER GOES OUT

Heat and power, safely

- [ ] Run a generator outside only, at least 20 feet from doors, windows, and vents.
- [ ] Never run it in the garage, even with the door open. Keep kids and pets clear of it.
- [ ] Keep spare oil and a filter. Follow the manual for rest, and let it cool before you refuel.
- [ ] Keep space heaters three feet from anything that can burn, and off at bedtime.
- [ ] Test your carbon monoxide alarms. Never run a car in the garage or bring a grill inside.

WRITE THEM HERE, AND IN YOUR PHONE

Your numbers

Carrier claim line

Policy number

All other perils deductible
In dollars, the check for a burst pipe

Plumber

Power outage line
Most of Houston is on CenterPoint

Water provider
City of Houston or a MUD, on your water bill

McDade Insurance **281.378.5002**

Compare My Policy

Scan to send us your policy. A licensed Texas agent reads the water line, your deductible, and loss of use with you, before the cold.

The review is free. The decision is yours. **No broker fees for personal lines clients.**

No camera handy? Visit **mcdadeins.com/compare-coverage** or call **281.378.5002**.

SCAN TO COMPARE

Sources. The Texas Department of Insurance on winter storms, winter driving, generators, and space heaters. The USDA on food in an outage. Houston Public Works via KPRC, and one Harris County water district, on dripping, January 2026. CenterPoint Energy, and the state's STEAR registry.

General insurance education, as of November 9, 2026. For plumbing, electrical, or medical questions, ask a licensed professional, and follow your water provider, your utility, and local officials. Carrier rules, eligibility, underwriting, policy language, and the final contract control.

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