

# Ignoring These 8 Home Repairs Could End Up Costing You a Lot More

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During preparations for her nightly baths, Laura Starrett noticed the water pressure wasn't as strong as it once was. She had also received an alert from her utility company that she had used more water that month than she had before.

"Then I realized I'd left my sprinklers on and they were running every day, so I thought that's why I got an alert that I was using a lot of water," said the recently retired homeowner in Jacksonville, Florida.

So she turned the sprinklers off.

Then Starrett got another alert saying her water bill was going to be \$1,000. A plumber came out, listened to the pipes and heard water running. Turns out, a backyard pipe was leaking.

"You just hope it will go away," Starrett said. "But I knew there had to be something because your water just doesn't just disappear."

According to a survey by Travelers insurance company, 42% of homeowners put off a needed repair during 2020. Much of it was the concern about having someone in their house during the pandemic. Of those, 19% said they tried to fix the problem themselves and failed, and 22% just left it broken.

That can lead to a bigger and often more expensive problem, says Angela Orbann, vice president of property and personal insurance at Travelers.

"I typically think of this as what's cosmetic versus really critical, and sometimes that can be a fine line for a homeowner," she said. "You shouldn't delay things that can lead to bigger issues."

## 8 Home Repairs You Can't Afford to Put Off

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### 1. Anything Involving Water

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A water spot on the wall or ceiling can mean a leaky roof or a leaky pipe. If not fixed, the leak will just get bigger and can destroy floors, walls, furniture and more.

“Any time you notice a stain, those should be addressed immediately because that indicates you potentially have moisture entering your home. Moisture in small amounts will not turn into mold, but if left, mold and continued damage will occur so it is important to address these situations when they occur,” said home inspector John Wanninger. He and his INSPECTIX team in Nebraska have inspected more than 30,000 homes..

The same goes for a leaky faucet, running toilet or dripping water heater.

“The cost of allowing a running toilet to run will cost more over the course of a month or two than it would have cost to fix it up front,” he said.

Don't ignore higher-than-normal water bills. As Starrett realized, they were a sign something was wrong somewhere.

### 2. Anything Involving Electricity

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Do you have lights that flicker? Switches or outlets that stopped working? Breakers tripping? GFI outlets that won't reset?

These can be signs of electrical problems.

“A flickering light can be something as easy as a loose light bulb or it could be something as severe as a loose wire,” Wanninger said. “Any of those things when it comes to electricity should be considered important and time sensitive.”

In houses built between 1965 and 1974, connections in some older aluminum wiring may be failing. Older houses built in the 1950s and before had knob and tube wiring. The connections could be going bad.

Circuits can be overloaded. Sometimes when people update their homes, they don't update the wiring.

Electrical problems can lead to fires, and fires can lead to injury or property damage.

### 3. Pests

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Bugs and rodents might be small, but they can cause big issues.

“Termites can do an extensive amount of damage over a period of time. If they go undetected for three or four years, minor damage becomes pretty heavy damage,” Wanninger said.

There’s no telling how long pests like termites and carpenter ants have been chewing before you noticed them, so taking immediate action is important.

Be on the lookout for signs of termites and carpenter ants and what they leave behind:

- Sawdust or wood damage.
- Mud tubes.
- Discarded wings near closed windows, doors or other access points.
- Large black ants.
- Faint rustling noises in walls.
- Holes in cardboard boxes, especially on the bottom.

As for furry pests, they can spread diseases with their droppings and can chew through insulation.

“When you hear noises in your attic, it’s often either mice, rats, squirrels, or raccoons. In any case, it’s something that should be addressed immediately because left unattended they can all cause an extensive amount of damage,” Wanninger said.

#### Pro Tip

Before you embark on a home improvement project, ask yourself when to DIY it vs. hire a pro.

## 4. Peeling Caulk and Paint

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See #1: Water.

If caulk comes loose and peels away, water gets in and you know what happens then and it isn’t good.

“We don’t think about cracked joints in your tile bathroom. It doesn’t look severe and it doesn’t look like a big issue, but as time goes on, moisture gets in there and deteriorates the shower board and the material behind the wall. Before you know it, you get yourself a \$2,000 or \$3,000 repair,” Wanninger said.

The same for paint. Paint is like skin for the house. It protects it from water and pests. Removing that protection can cause problems.

## 5. Broken or Malfunctioning HVAC

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Having a lack of climate control isn’t just an uncomfortable inconvenience, it can lead to bigger issues.

“If the humidity is too high in the home, it will pass through the drywall and enter the attic area,” Wanninger said. “If you get moisture on your windows in the wintertime on the inside of the glass in your house, it is an indication your humidity level is too high.”

In the winter, that moisture can freeze and eventually melt, causing a leak. In the summer, excess moisture can lead to mold and mildew.

If you notice your HVAC isn't working as it should, taking care of it before it breaks can reduce stress on the system and possibly prevent a bigger issue.

## 6. Cracks

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Some cracks in walls and foundations are harmless, but they aren't something to ignore.

“One thing concrete does is crack, it's pretty standard,” Wanninger said. “If you get cracks in foundation walls or floors that are considered expansive or starting to displace at a greater level, that may be the indication that you are having structural issues or movements that need to be reviewed before they become a bigger issue.”

Keep an eye on the size of the cracks. Measure the length and width periodically and note any changes.

## 7. Smoke Alarms and Carbon Monoxide Detectors

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It sounds simple, but replacing batteries in smoke alarms and carbon monoxide detectors should happen immediately after they begin chirping, even if it happens in the middle of the night.

“At two o'clock in the morning when the thing does start chirping, your mind says you'll fix it tomorrow and tomorrow never comes,” Wanninger said.

Better yet, replace your batteries annually when you change your clocks for Daylight Saving Time.

## 8. Darkening Ceilings Near Fireplaces

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If you notice darkening on your ceiling or a sooty smell in your house, it could mean your fireplace isn't drafting properly. That could bring deadly gasses into the house.

“There's no second-guessing that. It would cause carbon monoxide poisoning,” Wanninger warned.

*Tiffani Sherman is a Florida-based freelance reporter with more than 25 years of experience writing about finance, health, travel and other topics.*

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