

7 HOME REPAIRS YOU CAN'T IGNORE-

Homeowner procrastination can ruin a house. Don't let water, pests, faulty wiring, dirty chimneys or old appliances get the upper hand.

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Owning a house is expensive, which is why so many homeowners procrastinate on repairs. Real-estate agents have a euphemism for this condition: It's called "deferred maintenance."

Some fixes, however, should never be delayed. Ignoring these problems can result in much more expensive repairs later on - or even injury and death.

Here's what home inspectors around the country say you should be on the lookout for:

A WATER LEAK - ANYWHERE

A stain on your ceiling. A toilet that rocks. White powdery stuff that grows on your bricks or foundation. A musty smell in your house.

Whatever the source, the culprit is water, and the damage can be severe. "Water is probably the single most destructive force to a house," said inspector Jeff Del Guercio, owner of An Objective Inspection in Throop, Pa., and president of the local National Association of Home Inspectors chapter. "And a leak can go on for a long time without being noticed."

Left unchecked, leaks can lead to rot, dry rot, mold and termite infestations. Water can cause roofs to collapse, foundations to buckle and all manner of expensive repairs.

What's more, water-related problems can get your home blackballed by insurance companies worried about the soaring number of mold-related claims nationwide.

THE FIX: Isn't it obvious? Stop the leak by any means necessary, repair the damage and take the required steps to make sure the problem doesn't reappear. Minor roof leaks, for example, can be patched with

roof cement, but if your roof is aged and failing, you may need to have it replaced. That's expensive, but not as bad as replacing the trusses and underlying roof structure that can rot away if not protected.

FLICKERING LIGHTS

Do your lights dim when the fridge switches on or you crank up the microwave? You may have bad wiring or too many appliances hooked to one circuit. Either one can cause a fire.

"A lot of older homes have only one or two circuits in the kitchen," said inspector Jason Farrier of Elite Home Inspections in Phoenix. "People will update the kitchen but still have all the appliances running off those two circuits."

It's far safer, Farrier said, to have at least four circuits: two for countertop appliances, one to run the dishwasher, and garbage disposal and another, dedicated line for the microwave.

Flickering lights also can be a sign of failing connections in aluminum wiring, a feature in homes built between 1965 and 1973.

THE FIX: You can try to distribute power-hungry appliances more evenly, but not running more than one at a time or by plugging some into another circuit. But the best fix is a cure: Get an electrician to upgrade your wiring, add more circuits, or both.

If you have aluminum wiring but can't afford to upgrade, the U.S. Consumer Product Safety Commission recommends making your wiring safer by using special crimp connectors rather than the usual twist-on style. For more information, visit the commission's Web site or consult a professional electrician.

RODENT INCURSIONS

If you hear the pitter patter of little rodent

feet, don't turn up the stereo to drown them out. It's not just that rodents can carry disease and make a mess nesting in the tax records you've stored in the attic. Rats, mice and other vermin love to chew through insulation and wiring, Del Guercio said, and are suspects in many house fires.

THE FIX: Use traps and bait products or call in an exterminator. Mice droppings can carry the deadly Hantavirus, and rodents themselves can carry everything from salmonella to the plague, so professional help might be with wisest course.

SOARING FUEL BILLS

If you're paying a lot more for gas or oil and there hasn't been a rate hike recently, Del Guercio said, the culprit could be problems with your furnace. This is more than a pocketbook issue, since poorly functioning systems can cause deadly carbon monoxide buildup in your home. The Consumer Product Safety Commission estimates about 200 people die annually from carbon monoxide exposure in the home, typically from malfunctioning heating systems.

THE FIX: Have your furnace professionally cleaned and inspected annually, including the flue. The cost is usually less than \$100. Install UL-approved carbon monoxide detectors, which cost \$25 to \$50 each.

PEELING PAINT

Paint is like a home's skin. It's the first line of defense against incursions by water and pests. Water that seeps into wood can lead to rot. At the other extreme, unpainted wood can quickly get too dry and crack.

THE FIX: Scrape off the old paint, sand the surface smooth and apply a coat or two of fresh color. (Be cautious in homes built before 1978, since many still have lead

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paint. Dust and chips from such paint can cause irreversible brain damage in children and nerve damage in adults. Consider hiring professionals to test your home and remove any lead paint. Your local or state health department should be able to provide referrals to testing labs and contractors.)

SMOKEY CHIMNEY

Here's another way neglect can kill your family, since chimneys that aren't properly cleaned and maintained can catch fire. Creosote, a by-product of wood burning, can build up in the flue and ignite unless removed, said inspector Hy Naiditch of Accuspect Home Inspection Services in Chicago.

THE FIX: Get your chimney swept and inspected annually; the cost is about \$100. (You can find certified chimney sweeps via the Chimney Safety Institute of America.) Use only seasoned wood, and build small, hot fires, rather than big smoky ones. Never burn trash, cardboard or wrapping paper in your fireplace.

DIRTY, OR MISSING, AIR CONDITIONER FILTER

This is something Claude McGavic of Inspection Associates in Bradenton, Fl., sees way too often. Overloaded or missing filters allow dirt and dust to settle on the air conditioners coils. Warm air passing over the coils causes condensation. What you get is mud - and a perfect medium for mold to grow and be blown all over the house.

Enough gunk can block air from getting into the system, McGavic said, causing it to catch fire. McGavic, president of the Home Inspectors Association of Florida, says many air conditioner failures can be traced to this simple lack of maintenance.

"With a \$2 filter," McGavic says, "you can preserve a \$6,000 air conditioning system."

THE FIX: Replace the filter once a month while the air conditioner is in use. Get your system checked annually.

Here are some other safety fixes you should consider.

Ground-fault circuit interrupters: These electrical outlets, with their distinctive red and black buttons, are designed to prevent deadly shocks. Outlets in bathrooms and those in kitchens within six feet of the sink should be replaced with GFCI outlets, said Naiditch, president of the National Association of Home Inspectors Illinois chapter. "They're the best \$7 you'll ever spend," Naiditch said. "They're a lifesaver." The exception: Don't put a refrigerator on a GFCI, Naiditch said. A fridge's normal on-and-off surges can trip the interrupter and leave you with an icebox full of rotting groceries.

Flexible gas connectors: Gas appliances installed more than 10 years ago may still have dangerous brass connectors that can fail, according to the safety commission, leading to fires or explosions. These should be replaced with an approved connector, typically stainless steel, Naiditch said. But don't move the appliance to inspect, since even a slight motion can cause the weak soldered connection to break. Have a professional appliance repairperson check and make any changes.

Garage door openers: Yours should have an electric eye that looks for obstructions and an automatic reverse mechanism to prevent someone from getting squashed. (See article by Dan Schilling in this issue of the *Forum*.)

Dryer vents: The lowly clothes dryer causes more than 15,000 fires every year, often caused by lint buildup in the duct that vents to the outside. Clean the ducts regularly and replace plastic ducts with smooth metal versions.