

Home repairs that can sink budgets fast

A home is the most substantial investment many people will ever make. Once down payments have been made and closing costs have been paid, homeowners may still be staring down sizable expenses as they begin to tackle any repairs that need to be made.

Home maintenance and renova-

tions involve a certain measure of trepidation. Even after vetting contractors and establishing budgets, homeowners may worry that repairs will unearth problems that snowball into expensive fixes.

Planning ahead for such projects and learning to recognize issues that tend to be costly can help homeown-

ers weather any storms that may arise.

- **Foundation issues:** A strong foundation is key to any home. If there is a problem with the foundation, it can be unsafe to live in the house. The foundation repair company Foundation Experts advises that foundation fixes can range from \$4,000 to upward of \$100,000 depending on the scale of the job. Clogged gutters and water pooling around the foundation can contribute to damage, so water issues must be remedied first.

- **Roof damage:** A roof is a key barrier between the indoors and outdoors. Roofs must remain in tip-top shape. The home improvement resource HomeAdvisor says that a roof repair or replacement can cost between \$3,000 and \$12,000. But homeowners also must budget for the cost of removing the old roofing materials and fixing any damage to the interior of the home. Inspecting the roof and making repairs as you go is key to avoiding a big headache.

- **Siding replacement:** Another costly project can be replacing the siding.

Siding may need to be replaced if there is water/wind damage or penetration from insects. Spot repairs may be relatively inexpensive. However, the home improvement resource Modernize says the average siding installation project can cost between \$5,500 and \$15,000 depending on the materials homeowners choose.

- **HVAC update:** Keeping a home at a comfortable temperature is also a matter of safety. If a system gives out, homeowners may be scrambling for a solution. Yearly inspections and upkeep, which includes changing system filters regularly, can help identify potential problems. Neglect is one of the main contributors to the failure of heating and cooling equipment. Based on national averages, a whole-house HVAC system can cost between \$4,000 and \$12,000.

These are some of the more costly repairs homeowners can expect. Keeping on top of the home will help mitigate damage and could extend the life of major home components.



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