

Repairs That Can't Wait

By JOE SZYNKOWSKI | Green Shoot Media

Owning a home means you are responsible for all repairs. Some issues will be unavoidable, such as damage from storms or an appliance suddenly failing. No matter what happens, you're on the hook, and some repairs simply can't be ignored.

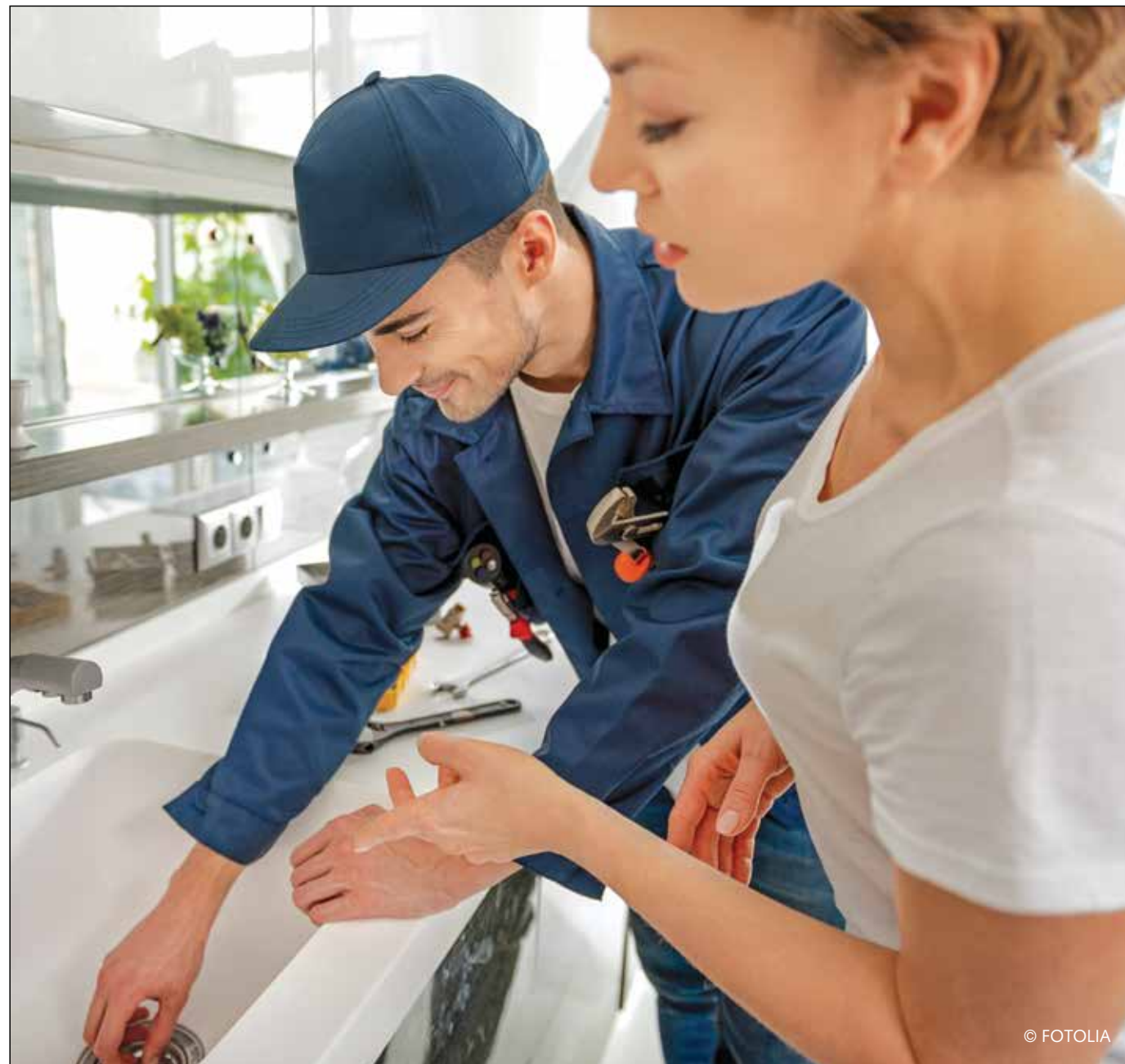
A slow leak from a pipe or damaged roof shingles may not seem like they require immediate attention, but if left unresolved, these nuances can cost you big bucks down the road.

You can easily complete some home repairs with a little research and elbow grease, but others should be left to the professionals. If you decide to do the repairs yourself, be sure to take great caution when dealing with electrical wires or water issues.

These common problems in homes can lead to more serious problems and may even cause serious injury or death. If you have not been properly trained to safely address an issue, consider calling a local service provider.

WATER UNDER THE SINK?

Pipes leak. Luckily, these leaks typically start slow, allowing us time to resolve it before more serious damage can occur. If you see water under your sink or on the



floor, it is time to call a plumber or find the leak. Even an intermittent leak can cause serious damage to the integrity to your home's floor.

Allowing a leak to continue will ultimately cause the

floor's wood to begin rotting. This creates hazards including weak structures and can be inviting to mold and termites. It is important to invest in a plumber before your wood requires a complete

renovation.

ELECTRICAL ISSUES

Outlet failure is a common occurrence in older homes. If you notice an electronic device is not receiving power

from a wall outlet, your first step should be to check your breaker.

Your breaker box should contain labels for which switches control which rooms. If your circuit switch is showing that it is on, it might be time to call an electrician.

When an outlet is expired, it requires a replacement. While it is not a difficult job for a professional, it can be dangerous and stressful for someone unfamiliar with the workings of electricity. An outlet that shows any blackening around the plug or begins to spark should be immediately turned off at the breaker until an electrician deems it safe to use. This is a serious fire hazard.

MINDING YOUR ROOF

Damaged or old shingles pose a serious risk of water leaking into your home. Not only can this cause damage to your interior belongings, it can create expensive repairs to the wood above you.

Allowing water to meet your attic's insulation also poses serious health risks. Insulation will absorb the water and spread it through a wide area, allowing mold and mildew to quickly form.

Replacing a roof is a serious investment, but a new one will typically last 20 to 25 years.



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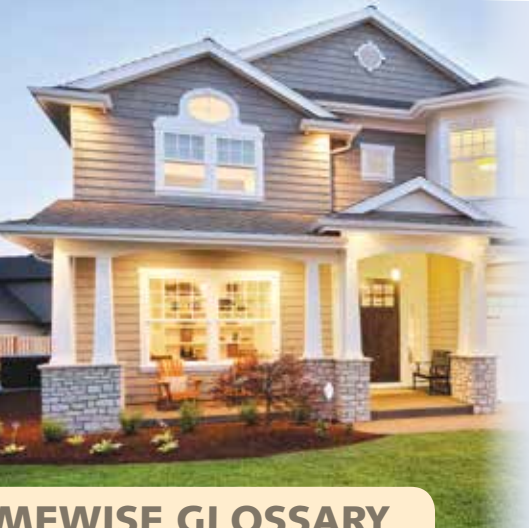
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REAL ESTATE 101



Know how to Spot a Contractor Scam

The Federal Trade Commission warns consumers to avoid contractors who use the following tactics, as they might be perpetrating a scam:

- knocks on your door for business or offers you discounts for finding other customers
- just happens to have materials left over from a previous job
- pressures you for an immediate decision
- only accepts cash, asks you to pay everything up front or suggests you borrow money from a lender the contractor knows
- asks you to get the required building permits
- tells you your job will be a "demonstration" or offers a lifetime warranty or long-term guarantee
- doesn't list a business number in the local telephone directory.

HOMESWISE GLOSSARY

Certificate of eligibility: A document issued by the U.S. Department of Veterans Affairs (VA) certifying a veteran's eligibility for a VA-guaranteed mortgage loan.

Purchase money mortgage: A mortgage loan that enables a borrower to acquire a property.

SOURCE: Federal Trade Commission

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